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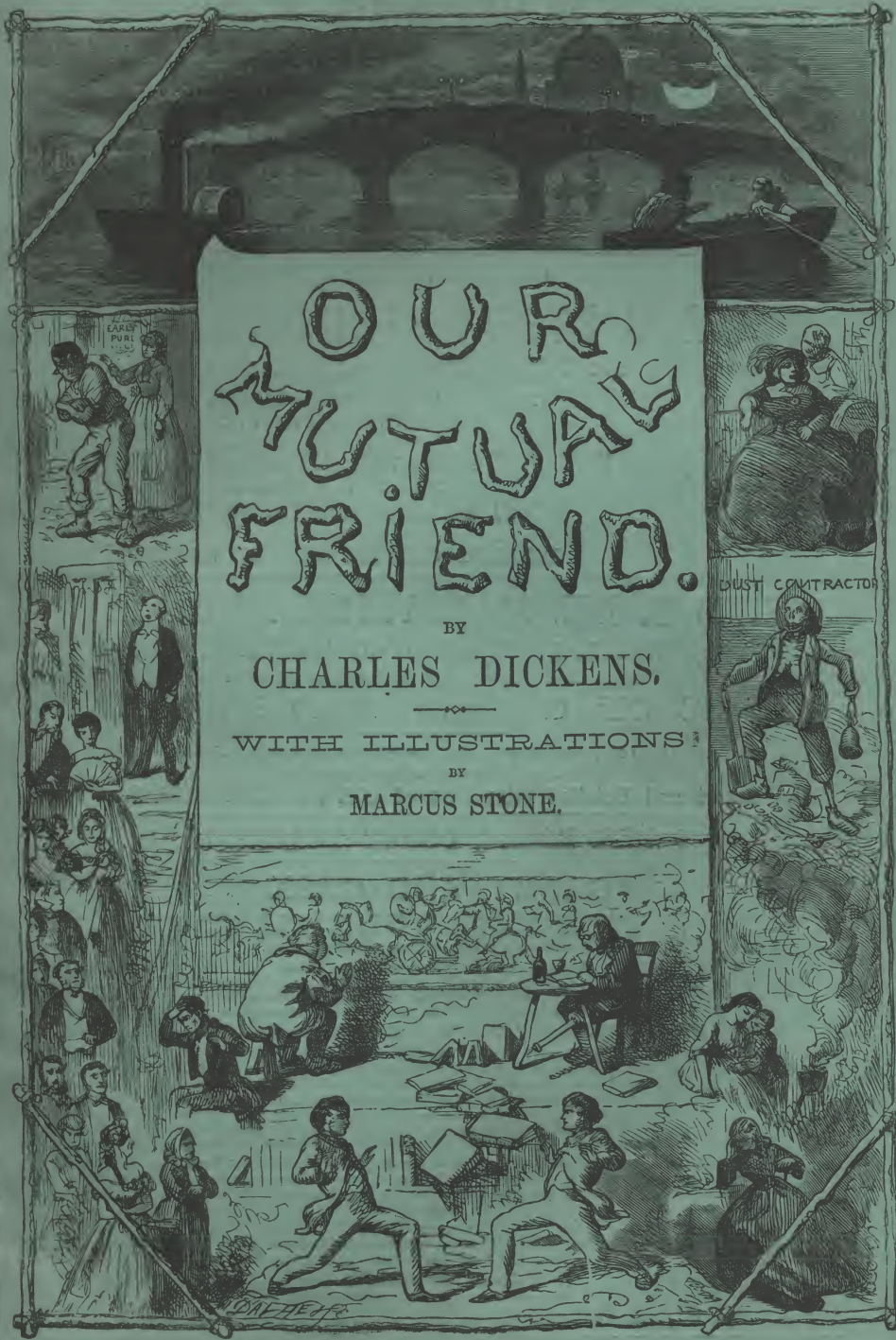

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THE 55th ANNUAL GENERAL MEETING of the NORTH BRITISH AND MERCANTILE INSURANCE COMPANY was held in the Company's Office, 64 Prince's Street, Edinburgh, on Monday, 6th March, 1865, in terms of the Constitution of the Company.

On the motion of the Right Hon. Viscount MELVILLE, K.C.B., JOHN STIRLING, Esq., of KIPPENDAVIE, Senior Extraordinary Director present, was called to the Chair.

A REPORT by the DIRECTORS was read, showing the following results for the year 1864:—

FIRE DEPARTMENT.

The PREMIUMS received during the year 1864 amounted to	£248,567 19 7	
Deduct Re-insurances	29,332 8 11	
		£219,235 10 8
During the year 1863 the Premiums, less Re-insurances, were		165,192 8 3
Thus exhibiting a net increase of		£54,043 2 5
The Total Losses by Fire, which during the past year were unusually heavy, amounted to		£183,506 18 6

LIFE DEPARTMENT.

1240 NEW POLICIES were issued, insuring	**£1,034,578 0 0**
and adding to the Revenue the sum of	**31,895 1 2**
of Annual Premiums.	
The DEATHS during the Year were 109 in number, Assuring, with Bonus Additions which was considerably under the expectation by the Company's Tables.	89,119 9 3
In the ANNUITY DEPARTMENT 31 Bonds had been granted, for which was received the sum of	19,858 14 5
The RESERVED FUND and SUSPENSE ACCOUNT amounted to	256,762 15 9
The ACCUMULATED FUND to	2,304,512 7 10
And the ANNUAL REVENUE to	565,458 16 2

On the motion of ROBERT BLAIR MACONOCHIE, Esq., seconded by JOHN WHITE CATER, Esq., the Report was unanimously approved of, and a Dividend was declared of 12*s.* 6*d.* per Share, or 10 per cent. on the paid-up Capital Stock of the Company, payable on 20th March current, free of Income-tax.

On the motion of Sir JAMES GARDINER BAIRD, Bart., seconded by JOHN BROWN INNES, Esq.—Sir Walter James, Bart., John Cookson, Esq., of Meldon Park, and the Right Hon. Viscount Melville, K.C.B., were re-elected as Extraordinary Directors; James Campbell Tait, Esq., Laurence Davidson, Esq., and David Baird Wauchope, Esq., as Ordinary Directors of the Edinburgh Board; and Pascoe du Pre Grenfell, Esq., Adolphus Klockmann, Esq., and James du Buisson, Esq., as Ordinary Directors of the London Board.

On the motion of the CHAIRMAN, seconded by Dr. ALEXANDER WOOD, the thanks of the Meeting were, with acclamation, voted to the Directors of the Company.

The special thanks of the Meeting were then, on the motion of GEORGE AULDJO JAMIESON, Esq., seconded by DAVID BAIRD WAUCHOPE, Esq., voted to the Local Boards and Agents.

On the motion of JOHN WHITE CATER, Esq., seconded by Dr. BURT, a special vote of thanks was given to JOHN OGILVIE, Esq., the Secretary in Edinburgh, who has been for the long period of fifty years in the service of the Company, and the Meeting recommended the Directors to testify their sense of his attention to the interests of the Company by some substantial mark of their confidence.

On the motion of the Right Hon. Viscount MELVILLE, the thanks of the Meeting were voted to the Chairman.

BONUS YEAR.

On the Close of the Books on 31st DECEMBER next, the SIXTH SEPTENNIAL INVESTIGATION, with the view to a DIVISION of PROFITS in the LIFE BUSINESS, will be made. All Participating Policies opened on or before that date will share.

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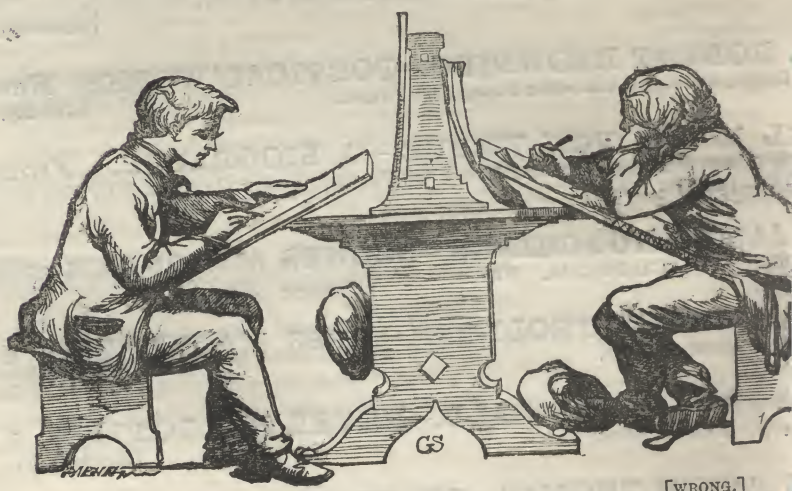

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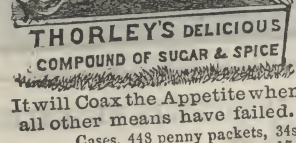

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BENHAM & SONS'

NERAL FURNISHING IRONMONGERY CATALOGUE

Y BE HAD GRATIS, AND FREE BY POST.

contains Illustrations of their extensive stock of Stoves, lers, and Fire-Irons, Kitchen Ranges and Cooking aratus, Iron and Brass Bedsteads and Children's Cots, ding, Bed Hangings, Blankets, &c., Baths, Pumps, and ter-Closets, Hot Water Apparatus, Conservatories, &c. ery, Electro-Plate, Tea Urns, Lamps, and every de- ption of General Furnishing Ironmongery.

TABLE CUTLERY.

XCH POLISHED MAHOGANY CASE, ntaining 3 Dozen best Ivory- andled Table Knives (No. 12), 2 ozen Dessert Knives, 3 Pairs of eat Carvers, 2 Pairs of Poultry rvers, and 1 Table Steel £15 15
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ORY-HANDLED BALANCED TABLE KNIVES, n 15s. 6d. to 55s. per Dozen, according to ern and quality. Carvers to correspond.

ELECTRO-PLATED SPOONS AND FORKS.

	Fiddle Pattern.		Cottage or Old Silver Pattern.	Threaded Pattern, or Threaded Cottage Pattern.	Threaded, Shell, Lily, or Rose Pattern.
	Medium Quality.	Heavy Plating.	Heavy Plating.	Heavy Plating.	Heavy Pattern.
12 Table Forks.	£2 2 0	£2 15 0	£2 15 0	£3 10 0	£3 10 0
12 Table Spoons	2 2 0	2 15 0	2 15 0	3 10 0	3 10 0
12 Dessert Forks	1 12 0	2 2 0	2 2 0	2 8 0	2 8 0
12 Dessert Spoons	1 12 0	2 2 0	2 2 0	2 8 0	2 8 0
2 Gravy Spoons	0 16 0	1 0 0	1 0 0	1 7 0	1 7 0
1 Soup Ladle	0 13 6	0 16 0	0 16 0	1 0 0	1 0 0
1 Fish Knife	0 15 0	0 18 0	0 18 0	1 0 0	1 0 0
4 Sauce Ladles	0 16 0	1 0 0	1 0 0	1 6 0	1 6 0
4 Salt Spoons (gilt bowls) .	0 8 0	0 10 0	0 10 0	0 12 0	0 12 0
1 Mustard Spoon (gilt bowl)	0 2 0	0 2 6	0 2 6	0 3 0	0 3 0
12 Tea Spoons	1 0 0	1 6 0	1 6 0	1 15 0	1 15 0
1 Sugar Tongs	0 4 0	0 5 0	0 5 0	0 5 6	0 5 6
1 Sugar Sifter (pierced) . .	0 5 0	0 6 0	0 6 0	0 7 6	0 7 6
1 Moist Sugar Spoon . .	0 2 6	0 3 0	0 3 0	0 3 6	0 3 6
6 Egg Spoons (gilt bowls) .	0 12 0	0 15 0	0 15 0	0 18 0	0 18 0
1 Butter Knife	0 4 0	0 4 6	0 4 6	0 6 0	0 6 0
	£13 6 0	£17 0 0	£17 0 0	£20 19 6	£20 19 6

OAK PLATE-CHESTS FROM 55s., ACCORDING TO SIZE.
THE PRICES ARE SUBJECT TO 5 PER CENT. DISCOUNT FOR READY MONEY.

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xemplified by a fact which has recently come to the knowledge of SAMUEL FOX & CO., viz., that these frames requently taken out of old umbrellas and put into new ones, and the extent to which this is done by some manu- rers compels the patentees, Samuel Fox and Co., to notice it, and to invite particular attention to their label, having trade mark as well as their name, which they issue only with new frames, and which should be placed inside umbrella or parasol. Samuel Fox and Co.'s frames, made of solid steel wire, are warranted in every way; they harged one penny per umbrella or parasol more than the frames of other makers. Samuel Fox and Co.'s Patent le Tips are used as an addi lonal mark to denote their special manufacture; they are charged without profit, and f extreme strength and durability, and will last as long as the frames. The various imitations of these tips also ssitates reference to the label of S. Fox and Co.

epcar, near Sheffield, January, 1865.

By Appointment to the Royal Family.

W. & J. SANGSTER

Beg respectfully to solicit an inspection of their NEW PARASOL, th

'FLORENTINE,'

Also of their extensive assortment of SUN SHADES and PARASOLS, co
prising Poult de Soie, Brocaded and Embroidered Silks, French, Maltese, a
Brussells Lace, of the Newest and most Elegant Designs.

PARASOLS ADAPTED FOR MOURNING IN GREAT VARIETY.

Ladies' and Gentlemen's Umbrellas (for which W. and J. S. have been award
FOUR PRIZE MEDALS) on Fox's Patent Paragon Frames, in every varie
of style and price, from 10*s.* 6*d.* each.

"PURITY & EXCELLENCE OF QUALITY"

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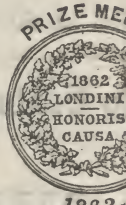
THE ONLY MEDAL AWARDED FOR MUSTARD

TRADE MARK BULL'S HEAD

AT THE GREAT EXHIBITION, 1862.

PRIZE MEDAL MUSTARD.



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RETAILED IN EVERY TOWN THROUGHOUT THE UNITED KINGDOM.

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In the most Fashionable and Useful Shapes, suited for the Season.

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In all the Clans, made to Order.

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HAND-LOOM TWEEDS of real HIGHLAND WOOLS
For Shooting, Fishing, and General Country wear.

BANNOCKBURN MAUDS in the Heathers, Granites, Stone, Lovat, and other Mixtures,
Sufficient in each for Suits, at 28*s.* 6*d.* each.

HOME-SPUN SHEPHERD'S PLAIDS, 21*s.* each.

BLACK and OXFORD SCOTCH TWEEDS in all substances for Clergymen s wear.

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ENTRANCE, CORNER OF VIGO STREET, LONDON, W.

FIRST MANUFACTURED IN LONDON, A.D. 1742.

KEEN'S GENUINE
We guarantee the perfect purity of this Mustard.
Keen Robinson Bellville & Co
Sold in ½lb. Canisters, at 1s.; and in 1lb. Canisters, at 2s.
MUSTARD.

SEVERE COUGHS, COLDS, ASTHMA, and INFLUENZA, are very prevalent at this period of the year. They are speedily cured by the use of

SPENCER'S PULMONIC ELIXIR

Carefully prepared from the recipe of the late C. Spencer, Esq., Surgeon, &c., Salford, deservedly celebrated as the most successful practitioner in all pulmonary affections.

May be had of any Chemist.

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FAMILIES FURNISHING will find it to their advantage to inspect STOCK and compare the PRICES, a few of which can only be quoted in the limits of an advertisement.

Black Fenders, from 3s. 6d.
Bronzed Fenders, from 10s.
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Improved Coal Boxes, 4s. 6d.

Copper Coal Scoops, from 23
Dish Covers, 18s. set of 6.
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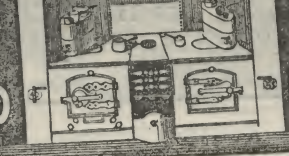

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This Range will be found to surpass any that are now in use for cooking of every description with greater e fire; it is applicable for heating rooms or baths, burning cheaper fuel, and is a certain cure for smoky chimn top forms a hot-plate, and the open fire can be used for roasting, which removes the great objection genera close Ranges. Can be seen in operation.

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Cash's Cambric Frillin

Requires neither *hemming* *whipping*, and is of a fine peculiarly durable mate perfectly free from all It is of various wi For trimming all kin LADIES' and CHILDR WASHING APPAREL. Sold by all Drapers, in En containing 12 yards, and bear names of J. & J. CASH, Paten

This Frilling is not attached to any band, and can be sewn on with great rea

ESTABLISHED 1814.

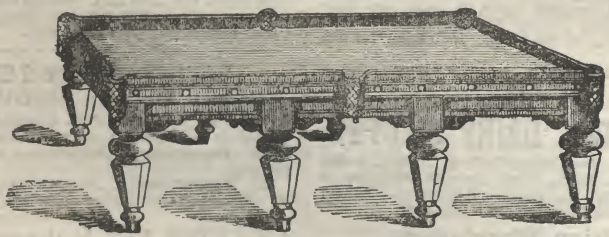
THURSTON AND CO.,

Billiard Table Manufacturers

TO HER MAJESTY THE QUEEN,

BY APPOINTMENT,

And to H.R.H. THE PRINCE OF WALES.



The great superiority of the Billiard Tables manufactured by this Firm is fully attested by the fact of ir Tables having been patronized by Royalty since the reign of George III., during which period they re been honoured also by the patronage of the principal Nobility and Gentry of England, upwards of o hundred of Her Majesty's and the Native Regiments at home and abroad, and more than one hundred he principal London, Provincial, and Foreign Clubs.

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FRY'S | HOMŒOPATHIC PEARL ICELAND MOSS ROCK | COCOA.

FRY'S SOLUBLE CHOCOLATE.

Fry's Chocolate for Eating, in Sticks, Drops, &c. Fry's Chocolate Creams.

J. S. FRY & SONS are the ONLY *English House in the trade whom a PRIZE MEDAL was awarded at the International Exhibition,* 862. *The superior quality of their articles has been attested by uniform ublic approbation* DURING A CENTURY.

FOR CHILDREN'S DIET.

BROWN & POLSON'S

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PATENT CORN FLOUR.

GUARANTEED PERFECTLY PURE.

CORRECTED RECIPE FOR INFANTS' FOOD.

To two teaspoonsful of BROWN AND POLSON'S CORN FLOUR, mixed with two tablespoonsful of cold water, add half-pint of boiling milk and water (equal quantities); boil for seven minutes, and sweeten very slightly. It should be when warm about the thickness of cream.

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UNWIN AND ALBERT'S COLUMBIAN.—Its extraordinary power is so effective and instantaneous that grey hair is coloured permanently a natural brown or black the moment it is touched by the dye, leaving it perfectly clean and soft as before the application. In cases at 5s. 6d., 10s. 6d., and 21s. Sample Case, 2s. 6d.; by post 40 stamps. 24 PICCADILLY, where Specimens may be seen.

Beware of Imitations.

AURICOMUS FLUID, for producing the rich golden flaxen colour so greatly admired for its beautiful and becoming shade, on ladies' and children's hair. Prepared only by UNWIN and ALBERT, Court Hairdressers, 24 Piccadilly. In bottles, 10s. 6d. and 21s.

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NEW MODEL DAIRY BUTTER,

Always good, in One Pound Baskets, 1s. 5½d., basket included. Cheese, Hams, Bacon, Tongues, Chaps, &c., of the choicest descriptions. Crosse and Blackwell's Pickles, Sauces, and Breakfast and Luncheon Delicacies.

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THE ORIGINAL INVENTION, established 1821, is by far the BEST for Marking NAMES and INITIALS upon household linen, wearing apparel, &c. Price 1s. per bottle. No sixpenny size ever made. Sold by E. R. BOND, 10, Bishopsgate St. Within, E.C., and by all respectable chemists and stationers in the United Kingdom.—NOTICE. Removed from 28, Long Lane, E.C. (where it has been established nearly half a century), to 10, Bishopsgate Street Within, E.C

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NEW PERFUMES
FOR THE
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LOVE AND KISSES!
THE CONGRESS OF FLOWERS.
THE SANDRINGHAM BOUQUET.

"The rose looks fair, but fairer we it deem
For that sweet odour which doth in it live."
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OLDRIDGE'S BALM OF COLUMBIA, established upwards of forty years, is the best and only certain remedy ever discovered for Preserving, Strengthening, Beautifying, or Restoring the Hair, Whiskers, or Moustaches, and preventing them turning grey. Sold in bottles, 3s. 6d., 6s., and 11s., by C. and A. OLDRIDGE, 22, Wellington Street, Strand, London, W.C., and all Chemists and Perfumers. For Children's and Ladies' Hair it is most efficacious and unrivalled.

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More cleanly, polishes more quickly, & cheape

Because it is less wasteful, and because a little go further than any other kind. Sold by Grocers, Druggist Ironmongers, &c. RECKITT and SONS, Suffolk Lan Upper Thames Street, E.C., and Hull.

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JEWSBURY and BROWN'S ORI ENTAL TOOTH PASTE. Established by 40 yea experience as the best preservative for the teeth a gums. The original and only Genuine, 1s. 6d. and 2s. 6 per pot.

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SPANISH FLY is the acting ingredient in ALEX. ROSS'S CANTHARIDES O which speedily produces whiskers and thickens ha 3s. 6d.; by post, 54 stamps. Microscopic examinati free.—Alex. Ross, 248, High Holborn, London.

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AND

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FERN CASES AND AQUARIUMS,

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AND EVERY KIND OF PLAIN AND ORNAMENT

WINDOW-GLASS,

WHOLESALE AND RETAIL, AT

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Lists of Prices sent Free on Application.

INAHAN'S LL WHISKY *v.* COGNAC BRANDY.

HIS celebrated OLD IRISH WHISKY rivals the finest French Brandy. It is pure, mild, mellow, delicious, and very wholesome. Sold in bottles, *d.*, at the retail houses in London; by the agents in the principal towns in England; wholesale, at 8, Great Windmill Street, Haymarket, W. Observe the red seal, pink , and cork branded "Kinahan's LL Whisky."

SLER'S GLASS CHANDELIERS,

WALL LIGHTS AND LUSTRES, FOR GAS AND CANDLES.

TABLE GLASS, ETC.

s Dinner Services for 12 Persons, from 7*l.* 15*s.* Glass Dessert Services for 12 Persons, from 2*l.*

ALL ARTICLES MARKED IN PLAIN FIGURES.

namental Glass, English and Foreign, suitable for Presents.

Mess, Export, and Furnishing Orders promptly executed.

LONDON—SHOW ROOMS, 45 OXFORD STREET.

IRMINGHAM—MANUFACTORY & SHOW ROOMS, BROAD STREET,

ESTABLISHED 1807.

andeliers in Bronze and Ormolu for Dining-room and Library.

Candelabra, Moderator Lamps, in Bronze, Ormolu, China, and Glass.
uettes in Parian, Vases, and other Ornaments, in a Show-Room erected expressly for these Articles.

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METALLIC PEN MAKER TO THE QUEEN,

EGS to inform the Commercial World, Scholastic Institutions, and the Public generally, that, by a novel application of his unrivalled Machinery for making Steel Pens, he ntroduced a NEW SERIES of his useful productions, which, for EXCELLENCE OF TEMPER, QUALITY OF ERIAL, and, above all, CHEAPNESS IN PRICE, must insure universal approbation, and defy competition.

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GENERAL FURNISHING IRONMONGER

By Appointment, to H.R.H. the PRINCE of WALES.

THE PERFECT SUBSTITUTE FOR SILVER.

THE REAL NICKEL SILVER,

Introduced more than thirty years ago by

WILLIAM S. BURTON,

When PLATED by the patent process of Messrs. Elkington and Co., is beyond all comparison the very best article next to sterling silver that can be employed as such, either usefully or ornamentally, as by no possible test can it be distinguished from real silver.

A small useful set, guaranteed of first quality for finish and durability, as follows:—

	Fiddle or Old Silver Pattern.	Bead Pattern.	Thread Pattern.	King's or Thread and Shell Pattern.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.
12 Table Forks	1 13 0	2 0 0	2 4 0	2 10 0
12 Table Spoons ...	1 13 0	2 0 0	2 4 0	2 10 0
12 Dessert Forks...	1 4 0	1 10 0	1 12 0	1 15 0
12 Dessert Spoons..	1 4 0	1 10 0	1 12 0	1 15 0
12 Tea Spoons.....	16 0	1 0 0	1 2 0	1 5 0
6 Egg Spoons, gilt bowls..	10 0	12 0	12 0	13 6
2 Sauce Ladles....	6 0	8 0	8 0	9 0
1 Gravy Spoon ...	6 6	9 0	10 0	11 0
2 Salt Spoons, gilt bowls..	3 4	4 0	4 0	4 6
1 Mustard Spoon, gilt bowl...	1 8	2 0	2 0	2 3
1 Pair Sugar Tongs	2 6	3 6	3 6	4 0
1 Pair Fish Carvers	1 4 0	1 10 0	1 10 0	1 10 0
1 Butter Knife....	2 6	4 0	5 6	6 0
1 Soup Ladle	10 0	12 0	16 0	17 0
1 Sugar Sifter	3 3	4 6	4 6	5 0
Total.....	9 19 9	12 9 0	13 9 6	14 17 3

Any article to be had singly at the same prices. An oak chest to contain the above, and a relative number of knives, &c., £2 15s. Tea and Coffee Sets, Dish Covers, and Corner Dishes, Cruet and Liqueur Frames, &c., at proportionate prices. All kinds of re-plating done by the patent process.

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The most varied Assortment of TABLE CUTLERY the World, all warranted, is on sale at

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At prices that are remunerative only because of largeness of the sales.

	Table Knives per doz.	Dessert Knives per doz.	Car per
Ivory Handles.	s. d.	s. d.	s.
3¼-inch ivory handles	12 0	9 6	
3¾-inch fine ivory handles ..	15 0	11 6	
4-inch ivory balance handles	18 0	14 0	
4-inch fine ivory handles ...	24 0	17 0	
4-inch finest African ivory handles	32 0	26 0	1
Ditto, with silver ferules ...	40 0	33 0	1
Ditto, carved handles, silver ferules	50 0	43 0	1
Nickel electro-silver handles, any pattern.....	25 0	19 0	1
Silver handles of any pattern	84 0	54 0	2
Bone and Horn Handles.			
Knives and Forks per dozen.			
White bone handles.....	11 0	8 6	
Ditto, balance handles	21 0	17 0	
Black horn, rim'd shoulders.	17 0	14 0	
Do., very strong rivetted hdls.	12 0	9 0	

The Largest Stock in existence of PLATED DES KNIVES and FORKS, in Cases and otherwise, and new Plated Fish Carvers.

BEDSTEADS, BEDDING, and F

NITURE.—WILLIAM S. BURTON'S Stock on of IRON and BRASS BEDSTEADS and CHILDR COTS, stands unrivalled either for extent or mod ness of prices. He also supplies Bedding, manufac on the Premises, and Bed Hangings of guaranteed q

Patent Iron Bedsteads, fitted with dovetail joint patent sacking, from 12s. each. Ornamental Iro Brass Bedsteads in Great variety, from 1l. 4s. to 25l

Complete suites of Bed-room Furniture in mah fancy woods, polished and japanned deal, always on These are made by WILLIAM S. BURTON, at his factory, 84 Newman Street, and every article is g teed. China Toilet Ware in great variety, from set of five pieces.

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39 OXFORD STREET, W.; 1, 1a, 2, 3, & 4, NEWMAN STREE 4, 5, & 6, PERRY'S PLACE; & 1 NEWMAN YARD, LONDON.

ESTABLISHED 1820.

LONDON: PRINTED BY WILLIAM CLOWES AND SONS, STAMFORD STREET AND CHARING CROSS.

IN NUMBER 313 OF

ALL THE YEAR ROUND,

CONDUCTED BY CHARLES DICKENS,

TO BE PUBLISHED ON THE 19th OF APRIL,

WILL BE COMMENCED

A NEW SERIAL NOVEL,

ENTITLED

HALF A MILLION OF MONEY,

BY

AMELIA B. EDWARDS,

Author of "BARBARA'S HISTORY."

ALL THE YEAR ROUND is published in Weekly Numbers, price Twopence, in Monthly Parts, and in Half-yearly Volumes. The FIRST TEN VOLUMES are issued handsomely bound, with a General Index, price Three Pounds.

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THE PERFECT SUBSTITUTE FOR SILVER.

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The most varied Assortment of TABLE CUTLE the World, all warranted, is on sale at

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ESTABLISHED 1820.

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BIBLIOMANIA OF THE GOLDEN DUSTMAN.

THE EVIL GENIUS OF THE HOUSE OF BOFFIN.

THE PEOPLE'S PICKWICK.

Messrs. CHAPMAN AND HALL beg to announce

THE PEOPLE'S EDITION OF THE WORKS

OF

MR. CHARLES DICKENS

IN MONTHLY VOLUMES, PRICE TWO SHILLINGS EACH;

COMMENCING WITH

THE PICKWICK PAPERS

IN TWO VOLUMES.

Volume One on March the 30th.

CHAPTER V.

THE GOLDEN DUSTMAN FALLS INTO BAD COMPANY.

Were Bella Wilfer's bright and ready little wits at fault, or was the Golden Dustman passing through the furnace of proof and coming out dross? Ill news travels fast. We shall know full soon.

On that very night of her return from the Happy Return, something chanced which Bella closely followed with her eyes and ears. There was an apartment at the side of the Boffin mansion, known as Mr. Boffin's room. Far less grand than the rest of the house, it was far more comfortable, being pervaded by a certain air of homely snugness, which upholstering despotism had banished to that spot when it inexorably set its face against Mr. Boffin's appeals for mercy in behalf of any other chamber. Thus, although a room of modest situation—for its windows gave on Silas Wegg's old corner—and of no pretensions to velvet, satin, or gilding, it had got itself established in a domestic position analogous to that of an easy dressing-gown or pair of slippers; and whenever the family wanted to enjoy a particularly pleasant fireside evening, they enjoyed it, as an institution that must be, in Mr. Boffin's room.

Mr. and Mrs. Boffin were reported sitting in this room, when Bella got back. Entering it, she found the Secretary there too; in official attendance it would appear, for he was standing with some papers in his hand by a table with shaded candles on it, at which Mr. Boffin was seated thrown back in his easy chair.

"You are busy, sir," said Bella, hesitating at the door.

"Not at all, my dear, not at all. You're one of ourselves. We never make company of you. Come in, come in. Here's the old lady in her usual place."

Mrs. Boffin adding her nod and smile of welcome to Mr. Boffin's words, Bella took her book to a chair in the fireside corner, by Mrs. Boffin's work-table. Mr. Boffin's station was on the opposite side.

"Now, Rokesmith," said the Golden Dustman, so sharply rapping the table to bespeak his attention as Bella turned the leaves of her book, that she started; "where were we?"

"You were saying, sir," returned the Secretary, with an air of some reluctance and a glance towards those others who were present, "that you considered the time had come for fixing my salary."

"Don't be above calling it wages, man," said Mr. Boffin, testily. "What the deuce! I never talked of *my* salary when I was in service."

"My wages," said the Secretary, correcting himself.

"Rokesmith, you are not proud, I hope?" observed Mr. Boffin, eyeing him askance.

"I hope not, sir."

"Because I never was, when I was poor," said Mr. Boffin. "Poverty and pride don't go at all well together. Mind that. How can they

go well together? Why it stands to reason. A man, being poor, has nothing to be proud of. It's nonsense."

With a slight inclination of his head, and a look of some surprise, the Secretary seemed to assent by forming the syllables of the word "nonsense" on his lips.

"Now, concerning these same wages," said Mr. Boffin. "Sit down."

The Secretary sat down.

"Why didn't you sit down before?" asked Mr. Boffin, distrustfully. "I hope that wasn't pride? But about these wages. Now, I've gone into the matter, and I say two hundred a year. What do you think of it? Do you think it's enough?"

"Thank you. It is a fair proposal."

"I don't say, you know," Mr. Boffin stipulated, "but what it may be more than enough. And I'll tell you why, Rokesmith. A man of property, like me, is bound to consider the market-price. At first I didn't enter into that as much as I might have done; but I've got acquainted with other men of property since, and I've got acquainted with the duties of property. I mustn't go putting the market-price up, because money may happen not to be an object with me. A sheep is worth so much in the market, and I ought to give it and no more. A secretary is worth so much in the market, and I ought to give it and no more. However, I don't mind stretching a point with you."

"Mr. Boffin, you are very good," replied the Secretary, with an effort.

"Then we put the figure," said Mr. Boffin, "at two hundred a year. Then the figure's disposed of. Now, there must be no misunderstanding regarding what I buy for two hundred a year. If I pay for a sheep, I buy it out and out. Similarly, if I pay for a secretary, I buy *him* out and out."

"In other words, you purchase my whole time?"

"Certainly I do. Look here," said Mr. Boffin, "it ain't that I want to occupy your whole time; you can take up a book for a minute or two when you've nothing better to do, though I think you'll a'most always find something useful to do. But I want to keep you in attendance. It's convenient to have you at all times ready on the premises. Therefore, betwixt your breakfast and your supper,—on the premises I expect to find you."

The Secretary bowed.

"In bygone days, when I was in service myself," said Mr. Boffin, "I couldn't go cutting about at my will and pleasure, and you won't expect to go cutting about at your will and pleasure. You've rather got into a habit of that, lately; but perhaps it was for want of a right specification betwixt us. Now, let there be a right specification betwixt us, and let it be this. If you want leave, ask for it."

Again the Secretary bowed. His manner was uneasy and astonished, and showed a sense of humiliation.

"I'll have a bell," said Mr. Boffin, "hung from this room to yours, and when I want you, I'll touch it. I don't call to mind that I have anything more to say at the present moment."

The Secretary rose, gathered up his papers, and withdrew. Bella's eyes followed him to the door, lighted on Mr. Boffin complacently thrown back in his easy chair, and drooped over her book.

"I have let that chap, that young man of mine," said Mr. Boffin, taking a trot up and down the room, "get above his work. It won't do. I must have him down a peg. A man of property owes a duty to other men of property, and must look sharp after his inferiors."

Bella felt that Mrs. Boffin was not comfortable, and that the eyes of that good creature sought to discover from her face what attention she had given to this discourse, and what impression it had made upon her. For which reason Bella's eyes drooped more engrossedly over her book, and she turned the page with an air of profound absorption in it.

"Noddy," said Mrs. Boffin, after thoughtfully pausing in her work.

"My dear," returned the Golden Dustman, stopping short in his trot.

"Excuse my putting it to you, Noddy, but now really! Haven't you been a little strict with Mr. Rokesmith to-night? Haven't you been a little—just a little little—not quite like your old self?"

"Why, old woman, I hope so," returned Mr. Boffin, cheerfully, if not boastfully.

"Hope so, deary?"

"Our old selves wouldn't do here, old lady. Haven't you found that out yet? Our old selves would be fit for nothing here but to be robbed and imposed upon. Our old selves weren't people of fortune; our new selves are; it's a great difference."

"Ah!" said Mrs. Boffin, pausing in her work again, softly to draw a long breath and to look at the fire. "A great difference."

"And we must be up to the difference," pursued her husband; "we must be equal to the change; that's what we must be. We've got to hold our own now, against everybody (for everybody's hand is stretched out to be dipped into our pockets), and we have got to recollect that money makes money, as well as makes everything else."

"Mentioning recollecting," said Mrs. Boffin, with her work abandoned, her eyes upon the fire, and her chin upon her hand, "do you recollect, Noddy, how you said to Mr. Rokesmith when he first came to see us at the Bower, and you engaged him—how you said to him that if it had pleased Heaven to send John Harmon to his fortune safe, we could have been content with the one Mound which was our legacy, and should never have wanted the rest?"

"Ay, I remember, old lady. But we hadn't tried what it was to have the rest then. Our new shoes had come home, but we hadn't put 'em on. We're wearing 'em now, we're wearing 'em, and must step out accordingly."

Mrs. Boffin took up her work again, and plied her needle in silence.

"As to Rokesmith, that young man of mine," said Mr. Boffin, dropping his voice and glancing towards the door with an apprehension of being overheard by some eavesdropper there, "it's the same with him as with the footmen. I have found out that you must either scrunch them, or let them scrunch you. If you ain't imperious with 'em, they won't believe in your being any better than themselves, if as good, after the stories (lies mostly) that they have

heard of your beginnings. There's nothing betwixt stiffening yourself up, and throwing yourself away; take my word for that, old lady."

Bella ventured for a moment to look stealthily towards him under her eyelashes, and she saw a dark cloud of suspicion, covetousness, and conceit, overshadowing the once open face.

"Hows'ever," said he, "this isn't entertaining to Miss Bella. Is it, Bella?"

A deceiving Bella she was, to look at him with that pensively abstracted air, as if her mind were full of her book, and she had not heard a single word!

"Hah! Better employed than to attend to it," said Mr. Boffin. "That's right, that's right. Especially as you have no call to be told how to value yourself, my dear."

Colouring a little under this compliment, Bella returned, "I hope, sir, you don't think me vain?"

"Not a bit, my dear," said Mr. Boffin. "But I think it's very creditable in you, at your age, to be so well up with the pace of the world, and to know what to go in for. You are right. Go in for money, my love. Money's the article. You'll make money of your good looks, and of the money Mrs. Boffin and me will have the pleasure of settling upon you, and you'll live and die rich. That's the state to live and die in!" said Mr. Boffin, in an unctuous manner. "R—r—rich!"

There was an expression of distress in Mrs. Boffin's face, as, after watching her husband's, she turned to their adopted girl, and said: "Don't mind him, Bella, my dear."

"Eh?" cried Mr. Boffin. "What! Not mind him?"

"I don't mean that," said Mrs. Boffin, with a worried look, "but I mean, don't believe him to be anything but good and generous, Bella, because he is the best of men. No, I must say that much, Noddy. You are always the best of men."

She made the declaration as if he were objecting to it: which assuredly he was not in any way.

"And as to you, my dear Bella," said Mrs. Boffin, still with that distressed expression, "he is so much attached to you, whatever he says, that your own father has not a truer interest in you and can hardly like you better than he does."

"Says too!" cried Mr. Boffin. "Whatever he says! Why, I say so, openly. Give me a kiss, my dear child, in saying Good Night, and let me confirm what my old lady tells you. I am very fond of you, my dear, and I am entirely of your mind, and you and I will take care that you shall be rich. These good looks of yours (which you have some right to be vain of, my dear, though you are not, you know) are worth money, and you shall make money of 'em. The money you will have, will be worth money, and you shall make money of that too. There's a golden ball at your feet. Good night, my dear."

Somehow, Bella was not so well pleased with this assurance and this prospect as she might have been. Somehow, when she put her arms round Mrs. Boffin's neck and said Good Night, she derived a sense of unworthiness from the still anxious face of that good woman

and her obvious wish to excuse her husband. "Why, what need to excuse him?" thought Bella, sitting down in her own room. "What he said was very sensible, I am sure, and very true, I am sure. It is only what I often say to myself. Don't I like it then? No, I don't like it, and, though he is my liberal benefactor, I disparage him for it. Then pray," said Bella, sternly putting the question to herself in the looking-glass as usual, "what do you mean by this, you inconsistent little Beast?"

The looking-glass preserving a discreet ministerial silence when thus called upon for explanation, Bella went to bed with a weariness upon her spirit which was more than the weariness of want of sleep. And again in the morning, she looked for the cloud, and for the deepening of the cloud, upon the Golden Dustman's face.

She had begun by this time to be his frequent companion in his morning strolls about the streets, and it was at this time that he made her a party to his engaging in a curious pursuit. Having been hard at work in one dull enclosure all his life, he had a child's delight in looking at shops. It had been one of the first novelties and pleasures of his freedom, and was equally the delight of his wife. For many years their only walks in London had been taken on Sundays when the shops were shut; and when every day in the week became their holiday, they derived an enjoyment from the variety and fancy and beauty of the display in the windows, which seemed incapable of exhaustion. As if the principal streets were a great Theatre and the play were childishly new to them, Mr. and Mrs. Boffin, from the beginning of Bella's intimacy in their house, had been constantly in the front row, charmed with all they saw and applauding vigorously. But now, Mr. Boffin's interest began to centre in book-shops; and more than that—for that of itself would not have been much—in one exceptional kind of book.

"Look in here, my dear," Mr. Boffin would say, checking Bella's arm at a bookseller's window; "you can read at sight, and your eyes are as sharp as they're bright. Now, look well about you, my dear, and tell me if you see any book about a Miser."

If Bella saw such a book, Mr. Boffin would instantly dart in and buy it. And still, as if they had not found it, they would seek out another book-shop, and Mr. Boffin would say, "Now, look well all round, my dear, for a Life of a Miser, or any book of that sort; any Lives of odd characters who may have been Misers."

Bella, thus directed, would examine the window with the greatest attention, while Mr. Boffin would examine her face. The moment she pointed out any book as being entitled Lives of eccentric personages, Anecdotes of strange characters, Records of remarkable individuals, or anything to that purpose, Mr. Boffin's countenance would light up, and he would instantly dart in and buy it. Size, price, quality, were of no account. Any book that seemed to promise a chance of miserly biography, Mr. Boffin purchased without a moment's delay and carried home. Happening to be informed by a bookseller that a portion of the Annual Register was devoted to "Characters," Mr. Boffin at once bought a whole set of that ingenious compilation, and began to carry it home piecemeal, confiding a volume to Bella,

and bearing three himself. The completion of this labour occupied them about a fortnight. When the task was done, Mr. Boffin, with his appetite for Misers whetted instead of satiated, began to look out again.

It very soon became unnecessary to tell Bella what to look for, and an understanding was established between her and Mr. Boffin that she was always to look for Lives of Misers. Morning after morning they roamed about the town together, pursuing this singular research. Miserly literature not being abundant, the proportion of failures to successes may have been as a hundred to one; still Mr. Boffin, never wearied, remained as avaricious for misers as he had been at the first onset. It was curious that Bella never saw the books about the house, nor did she ever hear from Mr. Boffin one word of reference to their contents. He seemed to save up his Misers as they had saved up their money. As they had been greedy for it, and secret about it, and had hidden it, so he was greedy for them, and secret about them, and hid them. But beyond all doubt it was to be noticed, and was by Bella very clearly noticed, that, as he pursued the acquisition of those dismal records with the ardour of Don Quixote for his books of chivalry, he began to spend his money with a more sparing hand. And often when he came out of a shop with some new account of one of those wretched lunatics, she would almost shrink from the sly dry chuckle with which he would take her arm again and trot away. It did not appear that Mrs. Boffin knew of this taste. He made no allusion to it, except in the morning walks when he and Bella were always alone; and Bella, partly under the impression that he took her into his confidence by implication, and partly in remembrance of Mrs. Boffin's anxious face that night, held the same reserve.

While these occurrences were in progress, Mrs. Lammle made the discovery that Bella had a fascinating influence over her. The Lammles, originally presented by the dear Veneerings, visited the Boffins on all grand occasions, and Mrs. Lammle had not previously found this out; but now the knowledge came upon her all at once. It was a most extraordinary thing (she said to Mrs. Boffin); she was foolishly susceptible of the power of beauty, but it wasn't altogether that; she never had been able to resist a natural grace of manner, but it wasn't altogether that; it was more than that, and there was no name for the indescribable extent and degree to which she was captivated by this charming girl.

This charming girl having the words repeated to her by Mrs. Boffin (who was proud of her being admired, and would have done anything to give her pleasure), naturally recognized in Mrs. Lammle a woman of penetration and taste. Responding to the sentiments, by being very gracious to Mrs. Lammle, she gave that lady the means of so improving her opportunity, as that the captivation became reciprocal, though always wearing an appearance of greater sobriety on Bella's part than on the enthusiastic Sophronia's. Howbeit, they were so much together that, for a time, the Boffin chariot held Mrs. Lammle oftener than Mrs. Boffin: a preference of which the latter worthy soul was not in the least jealous, placidly remarking, "Mrs. Lammle

is a younger companion for her than I am, and Lor! she's more fashionable."

But between Bella Wilfer and Georgiana Podsnap there was this one difference, among many others, that Bella was in no danger of being captivated by Alfred. She distrusted and disliked him. Indeed, her perception was so quick, and her observation so sharp, that after all she mistrusted his wife too, though with her giddy vanity and wilfulness she squeezed the mistrust away into a corner of her mind, and blocked it up there.

Mrs. Lammle took the friendliest interest in Bella's making a good match. Mrs. Lammle said, in a sportive way, she really must show her beautiful Bella what kind of wealthy creatures she and Alfred had on hand, who would as one man fall at her feet enslaved. Fitting occasion made, Mrs. Lammle accordingly produced the most passable of those feverish, boastful, and indefinably loose gentlemen who were always lounging in and out of the City on questions of the Bourse and Greek and Spanish and India and Mexican and par and premium and discount and three-quarters and seven-eighths. Who in their agreeable manner did homage to Bella as if she were a compound of fine girl, thorough-bred horse, well-built drag, and remarkable pipe. But without the least effect, though even Mr. Fledgeby's attractions were cast into the scale.

"I fear, Bella dear," said Mrs. Lammle one day in the chariot, "that you will be very hard to please."

"I don't expect to be pleased, dear," said Bella, with a languid turn of her eyes.

"Truly, my love," returned Sophronia, shaking her head, and smiling her best smile, "it would not be very easy to find a man worthy of your attractions."

"The question is not a man, my dear," said Bella, coolly, "but an establishment."

"My love," returned Mrs. Lammle, "your prudence amazes me—where *did* you study life so well!—you are right. In such a case as yours, the object is a fitting establishment. You could not descend to an inadequate one from Mr. Boffin's house, and even if your beauty alone could not command it, it is to be assumed that Mr. and Mrs. Boffin will——"

"Oh! they have already," Bella interposed.

"No! Have they really?"

A little vexed by a suspicion that she had spoken precipitately, and withal a little defiant of her own vexation, Bella determined not to retreat.

"That is to say," she explained, "they have told me they mean to portion me as their adopted child, if you mean that. But don't mention it."

"Mention it!" replied Mrs. Lammle, as if she were full of awakened feeling at the suggestion of such an impossibility. "Men-tion it!"

"I don't mind telling you, Mrs. Lammle——" Bella began again.

"My love, say Sophronia, or I must not say Bella."

With a little short, petulant "Oh!" Bella complied. "Oh!—Sophronia then—I don't mind telling you, Sophronia, that I am con-

vinced I have no heart, as people call it; and that I think that sort of thing is nonsense."

"Brave girl!" murmured Mrs. Lammle.

"And so," pursued Bella, "as to seeking to please myself, I don't; except in the one respect I have mentioned. I am indifferent otherwise."

"But you can't help pleasing, Bella," said Mrs. Lammle, rallying her with an arch look and her best smile, "you can't help making a proud and an admiring husband. You may not care to please yourself, and you may not care to please him, but you are not a free agent as to pleasing: you are forced to do that, in spite of yourself, my dear; so it may be a question whether you may not as well please yourself too, if you can."

Now, the very grossness of this flattery put Bella upon proving that she actually did please in spite of herself. She had a misgiving that she was doing wrong—though she had an indistinct foreshadowing that some harm might come of it thereafter, she little thought what consequences it would really bring about—but she went on with her confidence.

"Don't talk of pleasing in spite of one's self, dear," said Bella. "I have had enough of that."

"Ay?" cried Mrs. Lammle. "Am I already corroborated, Bella?"

"Never mind, Sophronia, we will not speak of it any more. Don't ask me about it."

This plainly meaning Do ask me about it, Mrs. Lammle did as she was requested.

"Tell me, Bella. Come, my dear. What provoking burr has been inconveniently attracted to the charming skirts, and with difficulty shaken off?"

"Provoking indeed," said Bella, "and no burr to boast of! But don't ask me."

"Shall I guess?"

"You would never guess. What would you say to our Secretary?"

"My dear! The hermit Secretary, who creeps up and down the back stairs, and is never seen!"

"I don't know about his creeping up and down the back stairs," said Bella, rather contemptuously, "further than knowing that he does no such thing; and as to his never being seen, I should be content never to have seen him, though he is quite as visible as you are. But I pleased *him* (for my sins) and he had the presumption to tell me so."

"The man never made a declaration to you, my dear Bella!"

"Are you sure of that, Sophronia?" said Bella. "*I* am not. In fact, I am sure of the contrary."

"The man must be mad," said Mrs. Lammle, with a kind of resignation.

"He appeared to be in his senses," returned Bella, tossing her head, "and he had plenty to say for himself. I told him my opinion of his declaration and his conduct, and dismissed him. Of course this has all been very inconvenient to me, and very disagreeable. It has remained a secret, however. That word reminds me to observe,

Sophronia, that I have glided on into telling you the secret, and that I rely upon you never to mention it."

"Mention it!" repeated Mrs. Lammle with her former feeling. "Men-tion it!"

This time Sophronia was so much in earnest that she found it necessary to bend forward in the carriage and give Bella a kiss. A Judas order of kiss; for she thought, while she yet pressed Bella's hand after giving it, "Upon your own showing, you vain heartless girl, puffed up by the doting folly of a dustman, I need have no relenting towards *you*. If my husband, who sends me here, should form any schemes for making *you* a victim, I should certainly not cross him again." In those very same moments, Bella was thinking, "Why am I always at war with myself? Why have I told, as if upon compulsion, what I knew all along I ought to have withheld? Why am I making a friend of this woman beside me, in spite of the whispers against her that I hear in my heart?"

As usual, there was no answer in the looking-glass when she got home and referred these questions to it. Perhaps if she had consulted some better oracle, the result might have been more satisfactory; but she did not, and all things consequent marched the march before them.

On one point connected with the watch she kept on Mr. Boffin, she felt very inquisitive, and that was the question whether the Secretary watched him too, and followed the sure and steady change in him, as she did? Her very limited intercourse with Mr. Rokesmith rendered this hard to find out. Their communication now, at no time extended beyond the preservation of commonplace appearances before Mr. and Mrs. Boffin; and if Bella and the Secretary were ever left alone together by any chance, he immediately withdrew. She consulted his face when she could do so covertly, as she worked or read, and could make nothing of it. He looked subdued; but he had acquired a strong command of feature, and, whenever Mr. Boffin spoke to him in Bella's presence, or whatever revelation of himself Mr. Boffin made, the Secretary's face changed no more than a wall. A slightly knitted brow, that expressed nothing but an almost mechanical attention, and a compression of the mouth, that might have been a guard against a scornful smile—these she saw from morning to night, from day to day, from week to week, monotonous, unvarying, set, as in a piece of sculpture.

The worst of the matter was, that it thus fell out insensibly—and most provokingly, as Bella complained to herself, in her impetuous little manner—that her observation of Mr. Boffin involved a continual observation of Mr. Rokesmith. "Won't *that* extract a look from him?"—"Can it be possible *that* makes no impression on him?" Such questions Bella would propose to herself, often as many times in a day as there were hours in it. Impossible to know. Always the same fixed face.

"Can he be so base as to sell his very nature for two hundred a year?" Bella would think. And then, "But why not? It's a mere question of price with others besides him. I suppose I would sell mine, if I could get enough for it." And so she would come round again to the war with herself.

A kind of illegibility, though a different kind, stole over Mr. Boffin's face. Its old simplicity of expression got masked by a certain craftiness that assimilated even his good-humour to itself. His very smile was cunning, as if he had been studying smiles among the portraits of his misers. Saving an occasional burst of impatience, or coarse assertion of his mastery, his good-humour remained to him, but it had now a sordid alloy of distrust; and though his eyes should twinkle and all his face should laugh, he would sit holding himself in his own arms, as if he had an inclination to hoard himself up, and must always grudgingly stand on the defensive.

What with taking heed of these two faces, and what with feeling conscious that the stealthy occupation must set some mark on her own, Bella soon began to think that there was not a candid or a natural face among them all but Mrs. Boffin's. None the less because it was far less radiant than of yore, faithfully reflecting in its anxiety and regret every line of change in the Golden Dustman's.

"Rokesmith," said Mr. Boffin one evening when they were all in his room again, and he and the Secretary had been going over some accounts, "I am spending too much money. Or leastways, you are spending too much for me."

"You are rich, sir."

"I am not," said Mr. Boffin.

The sharpness of the retort was next to telling the Secretary that he lied. But it brought no change of expression into the set face.

"I tell you I am not rich," repeated Mr. Boffin, "and I won't have it."

"You are not rich, sir?" repeated the Secretary, in measured words.

"Well," returned Mr. Boffin, "if I am, that's my business. I am not going to spend at this rate, to please you, or anybody. You wouldn't like it, if it was your money."

"Even in that impossible case, sir, I——"

"Hold your tongue!" said Mr. Boffin. "You oughtn't to like it in any case. There! I didn't mean to be rude, but you put me out so, and after all I'm master. I didn't intend to tell you to hold your tongue. I beg your pardon. Don't hold your tongue. Only, don't contradict. Did you ever come across the life of Mr. Elwes?" referring to his favourite subject at last.

"The miser?"

"Ah, people called him a miser. People are always calling other people something. Did you ever read about him?"

"I think so."

"He never owned to being rich, and yet he might have bought me twice over. Did you ever hear of Daniel Dancer?"

"Another miser? Yes."

"He was a good 'un," said Mr. Boffin, "and he had a sister worthy of him. They never called themselves rich neither. If they *had* called themselves rich, most likely they wouldn't have been so."

"They lived and died very miserably. Did they not, sir?"

"No, I don't know that they did," said Mr. Boffin, curtly.

"Then they are not the Misers I mean. Those abject wretches——"

"Don't call names, Rokesmith," said Mr. Boffin.

"—That exemplary brother and sister—lived and died in the foulest and filthiest degradation."

"They pleased themselves," said Mr. Boffin, "and I suppose they could have done no more if they had spent their money. But however, I ain't going to fling mine away. Keep the expenses down. The fact is, you ain't enough here, Rokesmith. It wants constant attention in the littlest things. Some of us will be dying in a workhouse next."

"As the persons you have cited," quietly remarked the Secretary, "thought they would, if I remember, sir."

"And very creditable in 'em too," said Mr. Boffin. "Very independent in 'em! But never mind them just now. Have you given notice to quit your lodgings?"

"Under your direction, I have, sir."

"Then I tell you what," said Mr. Boffin; "pay the quarter's rent—pay the quarter's rent, it'll be the cheapest thing in the end—and come here at once, so that you may be always on the spot, day and night, and keep the expenses down. You'll charge the quarter's rent to me, and we must try and save it somewhere. You've got some lovely furniture; haven't you?"

"The furniture in my rooms is my own."

"Then we shan't have to buy any for you. In case you was to think it," said Mr. Boffin, with a look of peculiar shrewdness, "so honourably independent in you as to make it a relief to your mind, to make that furniture over to me in the light of a set-off against the quarter's rent, why ease your mind, ease your mind. I don't ask it, but I won't stand in your way if you should consider it due to yourself. As to your room, choose any empty room at the top of the house."

"Any empty room will do for me," said the Secretary.

"You can take your pick," said Mr. Boffin, "and it'll be as good as eight or ten shillings a week added to your income. I won't deduct for it; I look to you to make it up handsomely by keeping the expenses down. Now, if you'll show a light, I'll come to your office-room and dispose of a letter or two."

On that clear, generous face of Mrs. Boffin's, Bella had seen such traces of a pang at the heart while this dialogue was being held, that she had not the courage to turn her eyes to it when they were left alone. Feigning to be intent on her embroidery, she sat plying her needle until her busy hand was stopped by Mrs. Boffin's hand being lightly laid upon it. Yielding to the touch, she felt her hand carried to the good soul's lips, and felt a tear fall on it.

"Oh, my loved husband!" said Mrs. Boffin. "This is hard to see and hear. But my dear Bella, believe me that in spite of all the change in him, he is the best of men."

He came back, at the moment when Bella had taken the hand comfortingly between her own.

"Eh?" said he, mistrustfully looking in at the door. "What's she telling you?"

"She is only praising you, sir," said Bella.

"Praising me? You are sure? Not blaming me for standing on

my own defence against a crew of plunderers, who would suck me dry by driblets? Not blaming me for getting a little hoard together?"

He came up to them, and his wife folded her hands upon his shoulder, and shook her head as she laid it on her hands.

"There, there, there!" urged Mr. Boffin, not unkindly. "Don't take on, old lady."

"But I can't bear to see you so, my dear."

"Nonsense! Recollect we are not our old selves. Recollect, we must scrunch or be scrunched. Recollect, we must hold our own. Recollect, money makes money. Don't you be uneasy, Bella, my child; don't you be doubtful. The more I save, the more you shall have."

Bella thought it was well for his wife that she was musing with her affectionate face on his shoulder; for there was a cunning light in his eyes as he said all this, which seemed to cast a disagreeable illumination on the change in him, and make it morally uglier.

CHAPTER VI.

THE GOLDEN DUSTMAN FALLS INTO WORSE COMPANY.

It had come to pass that Mr. Silas Wegg now rarely attended the minion of fortune and the worm of the hour, at his (the worm's and minion's) own house, but lay under general instructions to await him within a certain margin of hours at the Bower. Mr. Wegg took this arrangement in great dudgeon, because the appointed hours were evening hours, and those he considered precious to the progress of the friendly move. But it was quite in character, he bitterly remarked to Mr. Venus, that the upstart who had trampled on those eminent creatures, Miss Elizabeth, Master George, Aunt Jane, and Uncle Parker, should oppress his literary man.

The Roman Empire having worked out its destruction, Mr. Boffin next appeared in a cab with Rollin's Ancient History, which valuable work being found to possess lethargic properties, broke down, at about the period when the whole of the army of Alexander the Macedonian (at that time about forty thousand strong) burst into tears simultaneously, on his being taken with a shivering fit after bathing. The Wars of the Jews, likewise languishing under Mr. Wegg's generalship, Mr. Boffin arrived in another cab with Plutarch: whose Lives he found in the sequel extremely entertaining, though he hoped Plutarch might not expect him to believe them all. What to believe, in the course of his reading, was Mr. Boffin's chief literary difficulty indeed; for some time he was divided in his mind between half, all, or none; at length, when he decided, as a moderate man, to compound with half, the question still remained, which half? And that stumbling-block he never got over.

One evening, when Silas Wegg had grown accustomed to the arrival of his patron in a cab, accompanied by some profane historian charged with unutterable names of incomprehensible peoples,

of impossible descent, waging wars any number of years and syllables long, and carrying illimitable hosts and riches about, with the greatest ease, beyond the confines of geography—one evening the usual time passed by, and no patron appeared. After half an hour's grace, Mr. Wegg proceeded to the outer gate, and there executed a whistle, conveying to Mr. Venus, if perchance within hearing, the tidings of his being at home and disengaged. Forth from the shelter of a neighbouring wall, Mr. Venus then emerged.

"Brother in arms," said Mr. Wegg, in excellent spirits, "welcome!"

In return, Mr. Venus gave him a rather dry good evening.

"Walk in, brother," said Silas, clapping him on the shoulder, "and take your seat in my chimley corner; for what says the ballad?

'No malice to dread, sir,
'And no falsehood to fear,
'But truth to delight me, Mr. Venus,
'And I forgot what to cheer.
'Li toddle dee om dee.
'And something to guide,
'My ain fireside, sir,
'My ain fireside.'"

With this quotation (depending for its neatness rather on the spirit than the words), Mr. Wegg conducted his guest to his hearth.

"And you come, brother," said Mr. Wegg, in a hospitable glow, "you come like I don't know what—exactly like it—I shouldn't know you from it—shedding a halo all around you."

"What kind of halo?" asked Mr. Venus.

"'Ope sir," replied Silas. "That's *your* halo."

Mr. Venus appeared doubtful on the point, and looked rather discontentedly at the fire.

"We'll devote the evening, brother," exclaimed Wegg, "to prosecute our friendly move. And arterwards, crushing a flowing wine-cup—which I allude to brewing rum and water—we'll pledge one another. For what says the Poet?

'And you needn't Mr. Venus be your black bottle,
'For surely I'll be mine,
'And we'll take a glass with a slice of lemon in it to which you're partial,
'For auld lang syne.'"

This flow of quotation and hospitality in Wegg indicated his observation of some little querulousness on the part of Venus.

"Why, as to the friendly move," observed the last-named gentleman, rubbing his knees peevishly, "one of my objections to it is, that it *don't* move."

"Rome, brother," returned Wegg: "a city which (it may not be generally known) originated in twins and a wolf, and ended in Imperial marble: wasn't built in a day."

"Did I say it was?" asked Venus.

"No, you did not, brother. Well-inquired."

"But I do say," proceeded Venus, "that I am taken from among my trophies of anatomy, am called upon to exchange my human

warious for mere coal-ashes warious, and nothing comes of it. I think I must give up."

"No, sir!" remonstrated Wegg, enthusiastically. "No, sir!

'Charge, Chester, charge,
'On, Mr. Venus, on!'

Never say die, sir! A man of your mark!"

"It's not so much saying it that I object to," returned Mr. Venus, "as doing it. And having got to do it whether or no, I can't afford to waste my time on groping for nothing in cinders."

"But think how little time you have given to the move, sir, after all," urged Wegg. "Add the evenings so occupied together, and what do they come to? And you, sir, harmonizer with myself in opinions, views, and feelings, you with the patience to fit together on wires the whole framework of society—I allude to the human skelinton—you to give in so soon!"

"I don't like it," returned Mr. Venus moodily, as he put his head between his knees and stuck up his dusty hair. "And there's no encouragement to go on."

"Not them Mounds without," said Mr. Wegg, extending his right hand with an air of solemn reasoning, "encouragement? Not them Mounds now looking down upon us?"

"They're too big," grumbled Venus. "What's a scratch here and a scrape there, a poke in this place and a dig in the other, to them? Besides; what have we found?"

"What *have* we found?" cried Wegg, delighted to be able to acquiesce. "Ah! There I grant you, comrade. Nothing. But on the contrary, comrade, what *may* we find? There you'll grant me. Anything."

"I don't like it," pettishly returned Venus as before. "I came into it without enough consideration. And besides again. Isn't your own Mr. Boffin well acquainted with the Mounds? And wasn't he well acquainted with the deceased and his ways? And has he ever showed any expectation of finding anything?"

At that moment wheels were heard.

"Now, I should be loth," said Mr. Wegg, with an air of patient injury, "to think so ill of him as to suppose him capable of coming at this time of night. And yet it sounds like him."

A ring at the yard bell.

"It *is* him," said Mr. Wegg, "and he *is* capable of it. I am sorry, because I could have wished to keep up a little lingering fragment of respect for him."

Here Mr. Boffin was heard lustily calling at the yard gate, "Halloa! Wegg! Halloa!"

"Keep your seat, Mr. Venus," said Wegg. "He may not stop." And then called out, "Halloa, sir! Halloa! I'm with you directly, sir! Half a minute, Mr. Boffin. Coming, sir, as fast as my leg will bring me!" And so with a show of much cheerful alacrity stumped out to the gate with a light, and there, through the window of a cab, descried Mr. Boffin inside, blocked up with books.

"Here! lend a hand, Wegg," said Mr. Boffin excitedly, "I can't

get out till the way is cleared for me. This is the Annual Register, Wegg, in a cab-full of wollumes. Do you know him?"

"Know the Animal Register, sir?" returned the Impostor, who had caught the name imperfectly. "For a trifling wager, I think I could find any Animal in him, blindfold, Mr. Boffin."

"And here's Kirby's Wonderful Museum," said Mr. Boffin, "and Caulfield's Characters, and Wilson's. Such Characters, Wegg, such Characters! I must have one or two of the best of 'em to-night. It's amazing what places they used to put the guineas in, wrapped up in rags. Catch hold of that pile of wollumes, Wegg, or it'll bulge out and burst into the mud. Is there anyone about, to help?"

"There's a friend of mine, sir, that had the intention of spending the evening with me when I gave you up—much against my will—for the night."

"Call him out," cried Mr. Boffin in a bustle; "get him to bear a hand. Don't drop that one under your arm. It's Dancer. Him and his sister made pies of a dead sheep they found when they were out a walking. Where's your friend? Oh, here's your friend. Would you be so good as help Wegg and myself with these books? But don't take Jemmy Taylor of Southwark, nor yet Jemmy Wood of Gloucester. These are the two Jemmys. I'll carry them myself."

Not ceasing to talk and bustle, in a state of great excitement, Mr. Boffin directed the removal and arrangement of the books, appearing to be in some sort beside himself until they were all deposited on the floor, and the cab was dismissed.

"There!" said Mr. Boffin, gloating over them. "There they are, like the four-and-twenty fiddlers—all of a row. Get on your spectacles, Wegg; I know where to find the best of 'em, and we'll have a taste at once of what we have got before us. What's your friend's name?"

Mr. Wegg presented his friend as Mr. Venus.

"Eh?" cried Mr. Boffin, catching at the name. "Of Clerkenwell?"

"Of Clerkenwell, sir," said Mr. Venus.

"Why, I've heard of you," cried Mr. Boffin. "I heard of you in the old man's time. You knew him. Did you ever buy anything of him?" With piercing eagerness.

"No, sir," returned Venus.

"But he showed you things; didn't he?"

Mr. Venus, with a glance at his friend, replied in the affirmative.

"What did he show you?" asked Mr. Boffin, putting his hands behind him, and eagerly advancing his head. "Did he show you boxes, little cabinets, pocket-books, parcels, anything locked or sealed, anything tied up?"

Mr. Venus shook his head.

"Are you a judge of china?"

Mr. Venus again shook his head.

"Because if he had ever showed you a teapot, I should be glad to know of it," said Mr. Boffin. And then, with his right hand at his lips, repeated thoughtfully, "a Teapot, a Teapot," and glanced over the books on the floor, as if he knew there was something interesting connected with a teapot, somewhere among them.

Mr. Wegg and Mr. Venus looked at one another wonderingly: and Mr. Wegg, in fitting on his spectacles, opened his eyes wide, over their rims, and tapped the side of his nose: as an admonition to Venus to keep himself generally wide awake.

"A Teapot," repeated Mr. Boffin, continuing to muse and survey the books; "a Teapot, a Teapot. Are you ready, Wegg?"

"I am at your service, sir," replied that gentleman, taking his usual seat on the usual settle, and poking his wooden leg under the table before it. "Mr. Venus, would you make yourself useful, and take a seat beside me, sir, for the conveniency of snuffing the candles?"

Venus complying with the invitation while it was yet being given, Silas pegged at him with his wooden leg, to call his particular attention to Mr. Boffin standing musing before the fire, in the space between the two settles.

"Hem! Ahem!" coughed Mr. Wegg to attract his employer's attention. "Would you wish to commence with an Animal, sir—from the Register?"

"No," said Mr. Boffin, "no, Wegg." With that, producing a little book from his breast-pocket, he handed it with great care to the literary gentlemen, and inquired, "What do you call that, Wegg?"

"This, sir," replied Silas, adjusting his spectacles, and referring to the title-page, "is Merryweather's Lives and Anecdotes of Misers. Mr. Venus, would you make yourself useful and draw the candles a little nearer, sir?" This to have a special opportunity of bestowing a stare upon his comrade.

"Which of 'em have you got in that lot?" asked Mr. Boffin. "Can you find out pretty easy?"

"Well, sir," replied Silas, turning to the table of contents and slowly fluttering the leaves of the book, "I should say they must be pretty well all here, sir; here's a large assortment, sir; my eye catches John Overs, sir, John Little, sir, Dick Jarrel, John Elwes, the Reverend Mr. Jones of Blewbury, Vulture Hopkins, Daniel Dancer——"

"Give us Dancer, Wegg," said Mr. Boffin.

With another stare at his comrade, Silas sought and found the place.

"Page a hundred and nine, Mr. Boffin. Chapter eight. Contents of chapter, 'His birth and estate. His garments and outward appearance. Miss Dancer and her feminine graces. The Miser's Mansion. The finding of a treasure. The Story of the Mutton Pies. A Miser's Idea of Death. Bob, the Miser's cur. Griffiths and his Master. How to turn a penny. A substitute for a Fire. The Advantages of keeping a Snuff-box. The Miser dies without a Shirt. The Treasures of a Dunghill——'"

"Eh? What's that?" demanded Mr. Boffin.

"'The Treasures,' sir," repeated Silas, reading very distinctly, "'of a Dunghill.' Mr. Venus, sir, would you obleege with the snuffers?" This, to secure attention to his adding with his lips only, "Mounds!"

Mr. Boffin drew an arm-chair into the space where he stood, and said, seating himself and slyly rubbing his hands:

"Give us Dancer."

Mr. Wegg pursued the biography of that eminent man through its

various phases of avarice and dirt, through Miss Dancer's death on a sick regimen of cold dumpling, and through Mr. Dancer's keeping his rags together with a hayband, and warming his dinner by sitting upon it, down to the consolatory incident of his dying naked in a sack. After which he read on as follows:

"'The house, or rather the heap of ruins, in which Mr. Dancer lived, and which at his death devolved to the right of Captain Holmes, was a most miserable, decayed building, for it had not been repaired for more than half a century.'"

(Here Mr. Wegg eyed his comrade and the room in which they sat: which had not been repaired for a long time.)

"'But though poor in external structure, the ruinous fabric was very rich in the interior. It took many weeks to explore its whole contents; and Captain Holmes found it a very agreeable task to dive into the miser's secret hoards.'"

(Here Mr. Wegg repeated 'secret hoards,' and pegged his comrade again.)

"'One of Mr. Dancer's richest escretoires was found to be a dung-heap in the cowhouse; a sum but little short of two thousand five hundred pounds was contained in this rich piece of manure; and in an old jacket, carefully tied, and strongly nailed down to the manger, in bank notes and gold were found five hundred pounds more.'"

(Here Mr. Wegg's wooden leg started forward under the table, and slowly elevated itself as he read on.)

"'Several bowls were discovered filled with guineas and half-guineas; and at different times on searching the corners of the house they found various parcels of bank notes. Some were crammed into the crevices of the wall;'"

(Here Mr. Venus looked at the wall.)

"'Bundles were hid under the cushions and covers of the chairs;'"

(Here Mr. Venus looked under himself on the settle.)

"'Some were reposing snugly at the back of the drawers; and notes amounting to six hundred pounds were found neatly doubled up in the inside of an old teapot. In the stable the Captain found jugs full of old dollars and shillings. The chimney was not left unsearched, and paid very well for the trouble; for in nineteen different holes, all filled with soot, were found various sums of money, amounting together to more than two hundred pounds.'"

On the way to this crisis Mr. Wegg's wooden leg had gradually elevated itself more and more, and he had nudged Mr. Venus with his opposite elbow deeper and deeper, until at length the preservation of his balance became incompatible with the two actions, and he now dropped over sideways upon that gentleman, squeezing him against the settle's edge. Nor did either of the two, for some few seconds, make any effort to recover himself; both remaining in a kind of pecuniary swoon.

But the sight of Mr. Boffin sitting in the arm-chair hugging himself, with his eyes upon the fire, acted as a restorative. Counterfeiting a sneeze to cover their movements, Mr. Wegg, with a spasmodic "Tish-ho!" pulled himself and Mr. Venus up in a masterly manner.

"Let's have some more," said Mr. Boffin, hungrily.

"John Elwes is the next, sir. Is it your pleasure to take John Elwes?"

"Ah!" said Mr. Boffin. "Let's hear what John did."

He did not appear to have hidden anything, so went off rather flatly. But an exemplary lady named Wilcocks, who had stowed away gold and silver in a pickle-pot in a clock-case, a canister-full of treasure in a hole under her stairs, and a quantity of money in an old rat-trap, revived the interest. To her succeeded another lady, claiming to be a pauper, whose wealth was found wrapped up in little scraps of paper and old rag. To her, another lady, apple-woman by trade, who had saved a fortune of ten thousand pounds and hidden it "here and there, in cracks and corners, behind bricks and under the flooring." To her, a French gentleman, who had crammed up his chimney, rather to the detriment of its drawing powers, "a leather valise, containing twenty thousand francs, gold coins, and a large quantity of precious stones," as discovered by a chimneysweep after his death. By these steps Mr. Wegg arrived at a concluding instance of the human Magpie:

"'Many years ago, there lived at Cambridge a miserly old couple of the name of Jardine: they had two sons: the father was a perfect miser, and at his death one thousand guineas were discovered secreted in his bed. The two sons grew up as parsimonious as their sire. When about twenty years of age, they commenced business at Cambridge as drapers, and they continued there until their death. The establishment of the Messrs. Jardine was the most dirty of all the shops in Cambridge. Customers seldom went in to purchase, except perhaps out of curiosity. The brothers were most disreputable-looking beings; for, although surrounded with gay apparel as their staple in trade, they wore the most filthy rags themselves. It is said that they had no bed, and, to save the expense of one, always slept on a bundle of packing-cloths under the counter. In their housekeeping they were penurious in the extreme. A joint of meat did not grace their board for twenty years. Yet when the first of the brothers died, the other, much to his surprise, found large sums of money which had been secreted even from him."

"There!" cried Mr. Boffin. "Even from him, you see! There was only two of 'em, and yet one of 'em hid from the other."

Mr. Venus, who since his introduction to the French gentleman, had been stooping to peer up the chimney, had his attention recalled by the last sentence, and took the liberty of repeating it.

"Do you like it?" asked Mr. Boffin, turning suddenly.

"I beg your pardon, sir?"

"Do you like what Wegg's been a-reading?"

Mr. Venus answered that he found it extremely interesting.

"Then come again," said Mr. Boffin, "and hear some more. Come when you like; come the day after to-morrow, half an hour sooner. There's plenty more; there's no end to it."

Mr. Venus expressed his acknowledgments and accepted the invitation.

"It's wonderful what's been hid, at one time and another," said Mr. Boffin, ruminating; "truly wonderful."

"Meaning sir," observed Wegg, with a propitiatory face to draw him out, and with another peg at his friend and brother, "in the way of money?"

"Money," said Mr. Boffin. "Ah! And papers."

Mr. Wegg, in a languid transport, again dropped over on Mr. Venus, and again recovering himself, masked his emotions with a sneeze.

"Tish-ho! Did you say papers too, sir? Been hidden, sir?"

"Hidden and forgot," said Mr. Boffin. "Why the bookseller that sold me the Wonderful Museum—where's the Wonderful Museum?" He was on his knees on the floor in a moment, groping eagerly among the books.

"Can I assist you, sir?" asked Wegg.

"No, I have got it; here it is," said Mr. Boffin, dusting it with the sleeve of his coat. "Wollume four. I know it was the fourth wollume, that the bookseller read it to me out of. Look for it, Wegg."

Silas took the book and turned the leaves.

"Remarkable petrefaction, sir?"

"No, that's not it," said Mr. Boffin. "It can't have been a petrefaction."

"Memoirs of General John Reid, commonly called The Walking Rushlight, sir? With portrait?"

"No, nor yet him," said Mr. Boffin.

"Remarkable case of a person who swallowed a crown-piece, sir?"

"To hide it?" asked Mr. Boffin.

"Why, no, sir," replied Wegg, consulting the text, "it appears to have been done by accident. Oh! This next must be it. 'Singular discovery of a will, lost twenty-one years.'"

"That's it!" cried Mr. Boffin. "Read that."

"'A most extraordinary case,'" read Silas Wegg aloud, "'was tried at the last Maryborough assizes in Ireland. It was briefly this. Robert Baldwin, in March 1782, made his will, in which he devised the lands now in question, to the children of his youngest son; soon after which his faculties failed him, and he became altogether childish and died, above eighty years old. The defendant, the eldest son, immediately afterwards gave out that his father had destroyed the will; and no will being found, he entered into possession of the lands in question, and so matters remained for twenty-one years, the whole family during all that time believing that the father had died without a will. But after twenty-one years the defendant's wife died, and he very soon afterwards, at the age of seventy-eight, married a very young woman: which caused some anxiety to his two sons, whose poignant expressions of this feeling so exasperated their father, that he in his resentment executed a will to disinherit his eldest son, and in his fit of anger showed it to his second son, who instantly determined to get at it, and destroy it, in order to preserve the property to his brother. With this view, he broke open his father's desk, where he found—not his father's will which he sought after, but the will of his grandfather, which was then altogether forgotten in the family.'"

"There!" said Mr. Boffin. "See what men put away and forget,

or mean to destroy, and don't!" He then added in a slow tone, "As—ton—ish—ing!" And as he rolled his eyes all round the room, Wegg and Venus likewise rolled their eyes all round the room. And then Wegg, singly, fixed his eyes on Mr. Boffin looking at the fire again; as if he had a mind to spring upon him and demand his thoughts or his life.

"However, time's up for to-night," said Mr. Boffin, waving his hand after a silence. "More, the day after to-morrow. Range the books upon the shelves, Wegg. I dare say Mr. Venus will be so kind as help you."

While speaking, he thrust his hand into the breast of his outer coat, and struggled with some object there that was too large to be got out easily. What was the stupefaction of the friendly movers when this object at last emerging, proved to be a much-dilapidated dark lantern!

Without at all noticing the effect produced by this little instrument, Mr. Boffin stood it on his knee, and, producing a box of matches, deliberately lighted the candle in the lantern, blew out the kindled match, and cast the end into the fire. "I'm going, Wegg," he then announced, "to take a turn about the place and round the yard. I don't want you. Me and this same lantern have taken hundreds—thousands—of such turns in our time together."

"But I couldn't think, sir—not on any account, I couldn't,"—Wegg was politely beginning, when Mr. Boffin, who had risen and was going towards the door, stopped:

"I have told you that I don't want you, Wegg."

Wegg looked intelligently thoughtful, as if that had not occurred to his mind until he now brought it to bear on the circumstance. He had nothing for it but to let Mr. Boffin go out and shut the door behind him. But, the instant he was on the other side of it, Wegg clutched Venus with both hands, and said in a choking whisper, as if he were being strangled:

"Mr. Venus, he must be followed, he must be watched, he mustn't be lost sight of for a moment."

"Why mustn't he?" asked Venus, also strangling.

"Comrade, you might have noticed I was a little elewated in spirits when you come in to-night. I've found something."

"What have you found?" asked Venus, clutching him with both hands, so that they stood interlocked like a couple of preposterous gladiators.

"There's no time to tell you now. I think he must have gone to look for it. We must have an eye upon him instantly."

Releasing each other, they crept to the door, opened it softly, and peeped out. It was a cloudy night, and the black shadow of the Mounds made the dark yard darker. "If not a double swindler," whispered Wegg, "why a dark lantern? We could have seen what he was about, if he had carried a light one. Softly, this way."

Cautiously along the path that was bordered by fragments of crockery set in ashes, the two stole after him. They could hear him at his peculiar trot, crushing the loose cinders as he went. "He

knows the place by heart," muttered Silas, "and don't need to turn his lantern on, confound him!" But he did turn it on, almost in that same instant, and flashed its light upon the first of the Mounds.

"Is that the spot?" asked Venus in a whisper.

"He's warm," said Silas in the same tone. "He's precious warm. He's close. I think he must be going to look for it. What's that he's got in his hand?"

"A shovel," answered Venus. "And he knows how to use it, remember, fifty times as well as either of us."

"If he looks for it and misses it, partner," suggested Wegg, "what shall we do?"

"First of all, wait till he does," said Venus.

Discreet advice too, for he darkened his lantern again, and the mound turned black. After a few seconds, he turned the light on once more, and was seen standing at the foot of the second mound, slowly raising the lantern little by little until he held it up at arm's length, as if he were examining the condition of the whole surface.

"That can't be the spot too?" said Venus.

"No," said Wegg, "he's getting cold."

"It strikes me," whispered Venus, "that he wants to find out whether any one has been groping about there."

"Hush!" returned Wegg, "he's getting colder and colder.—Now he's freezing!"

This exclamation was elicited by his having turned the lantern off again, and on again, and being visible at the foot of the third mound.

"Why, he's going up it!" said Venus.

"Shovel and all!" said Wegg.

At a nimbler trot, as if the shovel over his shoulder stimulated him by reviving old associations, Mr. Boffin ascended the "serpentining walk," up the Mound which he had described to Silas Wegg on the occasion of their beginning to decline and fall. On striking into it he turned his lantern off. The two followed him, stooping low, so that their figures might make no mark in relief against the sky when he should turn his lantern on again. Mr. Venus took the lead, towing Mr. Wegg, in order that his refractory leg might be promptly extricated from any pitfalls it should dig for itself. They could just make out that the Golden Dustman stopped to breathe. Of course they stopped too, instantly.

"This is his own Mound," whispered Wegg, as he recovered his wind, "this one."

"Why all three are his own," returned Venus.

"So he thinks; but he's used to call this his own, because it's the one first left to him; the one that was his legacy when it was all he took under the will."

"When he shows his light," said Venus, keeping watch upon his dusky figure all the time, "drop lower and keep closer."

He went on again, and they followed again. Gaining the top of the Mound, he turned on his light—but only partially—and stood it on the ground. A bare lopsided weatherbeaten pole was planted in the ashes there, and had been there many a year. Hard by this

pole, his lantern stood: lighting a few feet of the lower part of it and a little of the ashy surface around, and then casting off a purposeless little clear trail of light into the air.

"He can never be going to dig up the pole!" whispered Venus as they dropped low and kept close.

"Perhaps it's holler and full of something," whispered Wegg.

He was going to dig, with whatsoever object, for he tucked up his cuffs and spat on his hands, and then went at it like an old digger as he was. He had no design upon the pole, except that he measured a shovel's length from it before beginning, nor was it his purpose to dig deep. Some dozen or so of expert strokes sufficed. Then, he stopped, looked down into the cavity, bent over it, and took out what appeared to be an ordinary case-bottle: one of those squat, high-shouldered, short-necked glass bottles which the Dutchman is said to keep his Courage in. As soon as he had done this, he turned off his lantern, and they could hear that he was filling up the hole in the dark. The ashes being easily moved by a skilful hand, the spies took this as a hint to make off in good time. Accordingly, Mr. Venus slipped past Mr. Wegg and towed him down. But Mr. Wegg's descent was not accomplished without some personal inconvenience, for his self-willed leg sticking into the ashes about half way down, and time pressing, Mr. Venus took the liberty of hauling him from his tether by the collar: which occasioned him to make the rest of the journey on his back, with his head enveloped in the skirts of his coat, and his wooden leg coming last, like a drag. So flustered was Mr. Wegg by this mode of travelling, that when he was set on the level ground with his intellectual developments uppermost, he was quite unconscious of his bearings, and had not the least idea where his place of residence was to be found, until Mr. Venus shoved him into it. Even then he staggered round and round, weakly staring about him, until Mr. Venus with a hard brush brushed his senses into him and the dust out of him.

Mr. Boffin came down leisurely, for this brushing process had been well accomplished, and Mr. Venus had had time to take his breath, before he reappeared. That he had the bottle somewhere about him could not be doubted; where, was not so clear. He wore a large rough coat, buttoned over, and it might be in any one of half a dozen pockets.

"What's the matter, Wegg?" said Mr. Boffin. "You are as pale as a candle."

Mr. Wegg replied, with literal exactness, that he felt as if he had had a turn.

"Bile," said Mr. Boffin, blowing out the light in the lantern, shutting it up, and stowing it away in the breast of his coat as before. "Are you subject to bile, Wegg?"

Mr. Wegg again replied, with strict adherence to truth, that he didn't think he had ever had a similar sensation in his head, to anything like the same extent.

"Physic yourself to-morrow, Wegg," said Mr. Boffin, "to be in order for next night. By-the-by, this neighbourhood is going to have a loss, Wegg."

"A loss, sir?"

"Going to lose the Mounds."

The friendly movers made such an obvious effort not to look at one another, that they might as well have stared at one another with all their might.

"Have you parted with them, Mr. Boffin?" asked Silas.

"Yes; they're going. Mine's as good as gone already."

"You mean the little one of the three, with the pole atop, sir."

"Yes," said Mr. Boffin, rubbing his ear in his old way, with that new touch of craftiness added to it. "It has fetched a penny. It'll begin to be carted off to-morrow."

"Have you been out to take leave of your old friend, sir?" asked Silas, jocosely.

"No," said Mr. Boffin. "What the devil put that in your head?"

He was so sudden and rough, that Wegg, who had been hovering closer and closer to his skirts, despatching the back of his hand on exploring expeditions in search of the bottle's surface, retired two or three paces.

"No offence, sir," said Wegg, humbly. "No offence."

Mr. Boffin eyed him as a dog might eye another dog who wanted his bone; and actually retorted with a low growl, as the dog might have retorted.

"Good-night," he said, after having sunk into a moody silence, with his hands clasped behind him, and his eyes suspiciously wandering about Wegg.—"No! stop there. I know the way out, and I want no light."

Avarice, and the evening's legends of avarice, and the inflammatory effect of what he had seen, and perhaps the rush of his ill-conditioned blood to his brain in his descent, wrought Silas Wegg to such a pitch of insatiable appetite, that when the door closed he made a swoop at it and drew Venus along with him.

"He mustn't go," he cried. "We mustn't let him go? He has got that bottle about him. We must have that bottle."

"Why, you wouldn't take it by force?" said Venus, restraining him.

"Wouldn't I? Yes I would. I'd take it by any force, I'd have it at any price! Are you so afraid of one old man as to let him go, you coward?"

"I am so afraid of you, as not to let *you* go," muttered Venus, sturdily, clasping him in his arms.

"Did you hear him?" retorted Wegg. "Did you hear him say that he was resolved to disappoint us? Did you hear him say, you cur, that he was going to have the Mounds cleared off, when no doubt the whole place will be rummaged? If you haven't the spirit of a mouse to defend your rights, I have. Let me go after him."

As in his wildness he was making a strong struggle for it, Mr. Venus deemed it expedient to lift him, throw him, and fall with him; well knowing that, once down, he would not be up again easily with his wooden leg. So they both rolled on the floor, and, as they did so, Mr. Boffin shut the gate.

CHAPTER VII.

THE FRIENDLY MOVE TAKES UP A STRONG POSITION.

THE friendly movers sat upright on the floor, panting and eyeing one another, after Mr. Boffin had slammed the gate and gone away. In the weak eyes of Venus, and in every reddish dust-coloured hair in his shock of hair, there was a marked distrust of Wegg and an alertness to fly at him on perceiving the smallest occasion. In the hard-grained face of Wegg, and in his stiff knotty figure (he looked like a German wooden toy), there was expressed a politic conciliation, which had no spontaneity in it. Both were flushed, flustered, and rumpled, by the late scuffle; and Wegg, in coming to the ground, had received a humming knock on the back of his devoted head, which caused him still to rub it with an air of having been highly—but disagreeably—astonished. Each was silent for some time, leaving it to the other to begin.

"Brother," said Wegg, at length breaking the silence, "you were right, and I was wrong. I forgot myself."

Mr. Venus knowingly cocked his shock of hair, as rather thinking Mr. Wegg had remembered himself, in respect of appearing without any disguise.

"But comrade," pursued Wegg, "it was never your lot to know Miss Elizabeth, Master George, Aunt Jane, nor Uncle Parker."

Mr. Venus admitted that he had never known those distinguished persons, and added, in effect, that he had never so much as desired the honor of their acquaintance.

"Don't say that, comrade!" retorted Wegg: "No, don't say that! Because, without having known them, you never can fully know what it is to be stimilated to frenzy by the sight of the Usurper."

Offering these excusatory words as if they reflected great credit on himself, Mr. Wegg impelled himself with his hands towards a chair in a corner of the room, and there, after a variety of awkward gambols, attained a perpendicular position. Mr. Venus also rose.

"Comrade," said Wegg, "take a seat. Comrade, what a speaking countenance is yours!"

Mr. Venus involuntarily smoothed his countenance, and looked at his hand, as if to see whether any of its speaking properties came off.

"For clearly do I know, mark you," pursued Wegg, pointing his words with his forefinger, "clearly do I know what question your expressive features puts to me."

"What question?" said Venus.

"The question," returned Wegg, with a sort of joyful affability, "why I didn't mention sooner, that I had found something. Says your speaking countenance to me: 'Why didn't you communicate that, when I first come in this evening? Why did you keep it back till you thought Mr. Boffin had come to look for the article?' Your speaking countenance," said Wegg, "puts it plainer than language. Now, you can't read in my face what answer I give?"

"No, I can't," said Venus.

"I knew it! And why not?" returned Wegg, with the same joyful candour. "Because I lay no claims to a speaking countenance. Because I am well aware of my deficiencies. All men are not gifted alike. But I can answer in words. And in what words? These. I wanted to give you a delightful sap—pur—IZE!"

Having thus elongated and emphasized the word Surprise, Mr. Wegg shook his friend and brother by both hands, and then clapped him on both knees, like an affectionate patron who entreated him not to mention so small a service as that which it had been his happy privilege to render.

"Your speaking countenance," said Wegg, "being answered to its satisfaction, only asks then, 'What have you found?' Why, I hear it say the words!"

"Well?" retorted Venus snappishly, after waiting in vain. "If you hear it say the words, why don't you answer it?"

"Hear me out!" said Wegg. "I'm a-going to. Hear me out! Man and brother, partner in feelings equally with undertakings and actions, I have found a cash-box."

"Where?"

"— Hear me out!" said Wegg. (He tried to reserve whatever he could, and, whenever disclosure was forced upon him, broke into a radiant gush of Hear me out.) "On a certain day, sir——"

"When?" said Venus bluntly.

"N—no," returned Wegg, shaking his head at once observantly, thoughtfully, and playfully. "No, sir! That's not your expressive countenance which asks that question. That's your voice; merely your voice. To proceed. On a certain day, sir, I happened to be walking in the yard—taking my lonely round—for in the words of a friend of my own family, the author of All's Well arranged as a duett:

> 'Deserted, as you will remember Mr. Venus, by the waning moon,
> When stars, it will occur to you before I mention it, proclaim night's cheerless noon,
> On tower, fort, or tented ground,
> The sentry walks his lonely round,
> The sentry walks:'

—under those circumstances, sir, I happened to be walking in the yard early one afternoon, and happened to have an iron rod in my hand, with which I have been sometimes accustomed to beguile the monotony of a literary life, when I struck it against an object not necessary to trouble you by naming——"

"It *is* necessary. What object?" demanded Venus, in a wrathful tone.

"— Hear me out!" said Wegg. "The Pump.—When I struck it against the Pump, and found, not only that the top was loose and opened with a lid, but that something in it rattled. That something, comrade, I discovered to be a small flat oblong cash-box. Shall I say it was disappintingly light?"

"There were papers in it," said Venus.

"There your expressive countenance speaks indeed!" cried Wegg. "*A* paper. The box was locked, tied up, and sealed, and on the out-

side was a parchment label, with the writing, 'MY WILL, JOHN HARMON, TEMPORARILY DEPOSITED HERE.'"

"We must know its contents," said Venus.

"— Hear me out!" cried Wegg. "I said so, and I broke the box open."

"Without coming to me!" exclaimed Venus.

"Exactly so, sir!' returned Wegg, blandly and buoyantly. "I see I take you with me! Hear, hear, hear! Resolved, as your discriminating good sense perceives, that if you was to have a sap—pur—IZE, it should be a complete one! Well, sir. And so, as you have honored me by anticipating, I examined the document. Regularly executed, regularly witnessed, very short. Inasmuch as he has never made friends, and has ever had a rebellious family, he, John Harmon, gives to Nicodemus Boffin the Little Mound, which is quite enough for him, and gives the whole rest and residue of his property to the Crown."

"The date of the will that has been proved, must be looked to," remarked Venus. "It may be later than this one."

"— Hear me out!" cried Wegg. "I said so. I paid a shilling (never mind your sixpence of it) to look up that will. Brother, that will is dated months before this will. And now, as a fellow-man, and as a partner in a friendly move," added Wegg, benignantly taking him by both hands again, and clapping him on both knees again, "say have I completed my labour of love to your perfect satisfaction, and are you sap—pur—IZED?"

Mr. Venus contemplated his fellow-man and partner with doubting eyes, and then rejoined stiffly:

"This is great news indeed, Mr. Wegg. There's no denying it. But I could have wished you had told it me before you got your fright to-night, and I could have wished you had ever asked me as your partner what we were to do, before you thought you were dividing a responsibility."

"— Hear me out!" cried Wegg. "I knew you was a-going to say so. But alone I bore the anxiety, and alone I'll bear the blame!" This with an air of great magnanimity.

"Now," said Venus. "Let's see this will and this box."

"Do I understand, brother," returned Wegg with considerable reluctance, "that it is your wish to see this will and this——?"

Mr. Venus smote the table with his hand.

"— Hear me out!" said Wegg. "Hear me out! I'll go and fetch 'em."

After being some time absent, as if in his covetousness he could hardly make up his mind to produce the treasure to his partner, he returned with an old leathern hat-box, into which he had put the other box, for the better preservation of commonplace appearances, and for the disarming of suspicion. "But I don't half like opening it here," said Silas in a low voice, looking around: "he might come back, he may not be gone; we don't know what he may be up to, after what we've seen."

"There's something in that," assented Venus. "Come to my place."

Jealous of the custody of the box, and yet fearful of opening it under the existing circumstances, Wegg hesitated. "Come, I tell you," repeated Venus, chafing, "to my place." Not very well seeing his way to a refusal, Mr. Wegg then rejoined in a gush, "—Hear me out! —Certainly." So he locked up the Bower and they set forth: Mr. Venus taking his arm, and keeping it with remarkable tenacity.

They found the usual dim light burning in the window of Mr. Venus's establishment, imperfectly disclosing to the public the usual pair of preserved frogs, sword in hand, with their point of honour still unsettled. Mr. Venus had closed his shop door on coming out, and now opened it with the key and shut it again as soon as they were within; but not before he had put up and barred the shutters of the shop window. "No one can get in without being let in," said he then, "and we couldn't be more snug than here." So he raked together the yet warm cinders in the rusty grate, and made a fire, and trimmed the candle on the little counter. As the fire cast its flickering gleams here and there upon the dark greasy walls; the Hindoo baby, the African baby, the articulated English baby, the assortment of skulls, and the rest of the collection, came starting to their various stations as if they had all been out, like their master, and were punctual in a general rendezvous to assist at the secret. The French gentleman had grown considerably since Mr. Wegg last saw him, being now accommodated with a pair of legs and a head, though his arms were yet in abeyance. To whomsoever the head had originally belonged, Silas Wegg would have regarded it as a personal favour if he had not cut quite so many teeth.

Silas took his seat in silence on the wooden box before the fire, and Venus dropping into his low chair produced from among his skeleton hands, his tea-tray and tea-cups, and put the kettle on. Silas inwardly approved of these preparations, trusting they might end in Mr. Venus's diluting his intellect.

"Now, sir," said Venus, "all is safe and quiet. Let us see this discovery."

With still reluctant hands, and not without several glances towards the skeleton hands, as if he mistrusted that a couple of them might spring forth and clutch the document, Wegg opened the hat-box and revealed the cash-box, opened the cash-box and revealed the will. He held a corner of it tight, while Venus, taking hold of another corner, searchingly and attentively read it.

"Was I correct in my account of it, partner?" said Mr. Wegg at length.

"Partner, you were," said Mr. Venus.

Mr. Wegg thereupon made an easy, graceful movement, as though he would fold it up; but Mr. Venus held on by his corner.

"No, sir," said Mr. Venus, winking his weak eyes and shaking his head. "No, partner. The question is now brought up, who is going to take care of this. Do you know who is going to take care of this, partner?"

"I am," said Wegg.

"Oh dear no, partner," retorted Venus. "That's a mistake. I am. Now look here, Mr. Wegg. I don't want to have any words

with you, and still less do I want to have any anatomical pursuits with you."

"What do you mean?" said Wegg, quickly.

"I mean, partner," replied Venus, slowly, "that it's hardly possible for a man to feel in a more amiable state towards another man than I do towards you at this present moment. But I am on my own ground, I am surrounded by the trophies of my art, and my tools is very handy."

"What do you mean, Mr. Venus?" asked Wegg again.

"I am surrounded, as I have observed," said Mr. Venus, placidly, "by the trophies of my art. They are numerous, my stock of human warious is large, the shop is pretty well crammed, and I don't just now want any more trophies of my art. But I like my art, and I know how to exercise my art."

"No man better," assented Mr. Wegg, with a somewhat staggered air.

"There's the Miscellanies of several human specimens," said Venus, "(though you mightn't think it) in the box on which you're sitting. There's the Miscellanies of several human specimens, in the lovely compo-one behind the door;" with a nod towards the French gentleman. "It still wants a pair of arms. I *don't* say that I'm in any hurry for 'em."

"You must be wandering in your mind, partner," Silas remonstrated.

"You'll excuse me if I wander," returned Venus; "I am sometimes rather subject to it. I like my art, and I know how to exercise my art, and I mean to have the keeping of this document."

"But what has that got to do with your art, partner?" asked Wegg, in an insinuating tone.

Mr. Venus winked his chronically-fatigued eyes both at once, and adjusting the kettle on the fire, remarked to himself, in a hollow voice, "She'll bile in a couple of minutes."

Silas Wegg glanced at the kettle, glanced at the shelves, glanced at the French gentleman behind the door, and shrank a little as he glanced at Mr. Venus winking his red eyes, and feeling in his waistcoat pocket—as for a lancet, say—with his unoccupied hand. He and Venus were necessarily seated close together, as each held a corner of the document, which was but a common sheet of paper.

"Partner," said Wegg, even more insinuatingly than before, "I propose that we cut it in half, and each keep a half."

Venus shook his shock of hair, as he replied, "It wouldn't do to mutilate it, partner. It might seem to be cancelled."

"Partner," said Wegg, after a silence, during which they had contemplated one another, "don't your speaking countenance say that you're a-going to suggest a middle course?"

Venus shook his shock of hair as he replied, "Partner, you have kept this paper from me once. You shall never keep it from me again. I offer you the box and the label to take care of, but I'll take care of the paper."

Silas hesitated a little longer, and then suddenly releasing his corner, and resuming his buoyant and benignant tone, exclaimed, "What's life without trustfulness! What's a fellow-man without

honor! You're welcome to it, partner, in a spirit of trust and confidence."

Continuing to wink his red eyes both together—but in a self-communing way, and without any show of triumph—Mr. Venus folded the paper now left in his hand, and locked it in a drawer behind him, and pocketed the key. He then proposed "A cup of tea, partner?" To which Mr. Wegg returned, "Thank'ee, partner," and the tea was made and poured out.

"Next," said Venus, blowing at his tea in his saucer, and looking over it at his confidential friend, "comes the question, What's the course to be pursued?"

On this head, Silas Wegg had much to say. Silas had to say That, he would beg to remind his comrade, brother, and partner, of the impressive passages they had read that evening; of the evident parallel in Mr. Boffin's mind between them and the late owner of the Bower, and the present circumstances of the Bower; of the bottle; and of the box. That, the fortunes of his brother and comrade, and of himself, were evidently made, inasmuch as they had but to put their price upon this document, and get that price from the minion of fortune and the worm of the hour: who now appeared to be less of a minion and more of a worm than had been previously supposed. That, he considered it plain that such price was stateable in a single expressive word, and that the word was, "Halves!" That, the question then arose when "Halves!" should be called. That, here he had a plan of action to recommend, with a conditional clause. That, the plan of action was that they should lie by with patience; that, they should allow the Mounds to be gradually levelled and cleared away, while retaining to themselves their present opportunity of watching the process—which would be, he conceived, to put the trouble and cost of daily digging and delving upon somebody else, while they might nightly turn such complete disturbance of the dust to the account of their own private investigations—and that, when the Mounds were gone, and they had worked those chances for their own joint benefit solely, they should then, and not before, explode on the minion and worm. But here came the conditional clause, and to this he entreated the special attention of his comrade, brother, and partner. It was not to be borne that the minion and worm should carry off any of that property which was now to be regarded as their own property. When he, Mr. Wegg, had seen the minion surreptitiously making off with that bottle, and its precious contents unknown, he had looked upon him in the light of a mere robber, and, as such, would have despoiled him of his ill-gotten gain, but for the judicious interference of his comrade, brother, and partner. Therefore, the conditional clause he proposed was, that, if the minion should return in his late sneaking manner, and if, being closely watched, he should be found to possess himself of anything, no matter what, the sharp sword impending over his head should be instantly shown him, he should be strictly examined as to what he knew or suspected, should be severely handled by them his masters, and should be kept in a state of abject moral bondage and slavery until the time when they should see fit to

permit him to purchase his freedom at the price of half his possessions. If, said Mr. Wegg by way of peroration, he had erred in saying only "Halves!" he trusted to his comrade, brother, and partner not to hesitate to set him right, and to reprove his weakness. It might be more according to the rights of things, to say Two-thirds; it might be more according to the rights of things, to say Three-fourths. On those points he was ever open to correction.

Mr. Venus, having wafted his attention to this discourse over three successive saucers of tea, signified his concurrence in the views advanced. Inspirited hereby, Mr. Wegg extended his right hand, and declared it to be a hand which never yet. Without entering into more minute particulars. Mr. Venus, sticking to his tea, briefly professed his belief, as polite forms required of him, that it *was* a hand which never yet. But contented himself with looking at it, and did not take it to his bosom.

"Brother," said Wegg, when this happy understanding was established, "I should like to ask you something. You remember the night when I first looked in here, and found you floating your powerful mind in tea?"

Still swilling tea, Mr. Venus nodded assent.

"And there you sit, sir," pursued Wegg with an air of thoughtful admiration, "as if you had never left off! There you sit, sir, as if you had an unlimited capacity of assimilating the flagrant article! There you sit, sir, in the midst of your works, looking as if you'd been called upon for Home, Sweet Home, and was obleeging the company!

"'A exile from home splendour dazzles in vain,
"'O give you your lowly Preparations again,
"'The birds stuffed so sweetly that can't be expected to come at your call,
"'Give you these with the peace of mind dearer than all.
"'Home, Home, Home, sweet Home!'"

—Be it ever," added Mr. Wegg in prose as he glanced about the shop, "ever so ghastly, all things considered there's no place like it."

"You said you'd like to ask something; but you haven't asked it," remarked Venus, very unsympathetic in manner.

"Your peace of mind," said Wegg, offering condolence, "your peace of mind was in a poor way that night. *How's* it going on? *Is* it looking up at all?"

"She does not wish," replied Mr. Venus with a comical mixture of indignant obstinacy and tender melancholy, "to regard herself, nor yet to be regarded, in that particular light. There's no more to be said."

"Ah, dear me, dear me!" exclaimed Wegg with a sigh, but eyeing him while pretending to keep him company in eyeing the fire, "such is Woman! And I remember you said that night, sitting there as I sat here—said that night when your peace of mind was first laid low, that you had taken an interest in these very affairs. Such is coincidence!"

"Her father," rejoined Venus, and then stopped to swallow more tea, "her father was mixed up in them."

"You didn't mention her name, sir, I think?" observed Wegg, pensively. "No, you didn't mention her name that night."

"Pleasant Riderhood."

"In—deed!" cried Wegg. "Pleasant Riderhood. There's something moving in the name. Pleasant. Dear me! Seems to express what she might have been, if she hadn't made that unpleasant remark—and what she ain't, in consequence of having made it. Would it at all pour balm into your wounds, Mr. Venus, to inquire how you came acquainted with her?"

"I was down at the water-side," said Venus, taking another gulp of tea and mournfully winking at the fire—"looking for parrots"—taking another gulp and stopping.

Mr. Wegg hinted, to jog his attention: "You could hardly have been out parrot-shooting, in the British climate, sir?"

"No, no, no," said Venus fretfully. "I was down at the water-side, looking for parrots brought home by sailors, to buy for stuffing."

"Ay, ay, ay, sir!"

"—And looking for a nice pair of rattlesnakes, to articulate for a Museum—when I was doomed to fall in with her and deal with her. It was just at the time of that discovery in the river. Her father had seen the discovery being towed in the river. I made the popularity of the subject a reason for going back to improve the acquaintance, and I have never since been the man I was. My very bones is rendered flabby by brooding over it. If they could be brought to me loose, to sort, I should hardly have the face to claim 'em as mine. To such an extent have I fallen off under it."

Mr. Wegg, less interested than he had been, glanced at one particular shelf in the dark.

"Why I remember, Mr. Venus," he said in a tone of friendly commiseration "(for I remember every word that falls from you, sir), I remember that you said that night, you had got up there—and then your words was, 'Never mind.'"

"—The parrot that I bought of her," said Venus, with a despondent rise and fall of his eyes. "Yes; there it lies on its side, dried up; except for its plumage, very like myself. I've never had the heart to prepare it, and I never shall have now."

With a disappointed face, Silas mentally consigned this parrot to regions more than tropical, and, seeming for the time to have lost his power of assuming an interest in the woes of Mr. Venus, fell to tightening his wooden leg as a preparation for departure: its gymnastic performances of that evening having severely tried its constitution.

After Silas had left the shop, hat-box in hand, and had left Mr. Venus to lower himself to oblivion-point with the requisite weight of tea, it greatly preyed on his ingenuous mind that he had taken this artist into partnership at all. He bitterly felt that he had overreached himself in the beginning, by grasping at Mr. Venus's mere straws of hints, now shown to be worthless for his purpose. Casting about for ways and means of dissolving the connexion without loss of money, reproaching himself for having been betrayed into an avowal of his secret, and complimenting himself beyond measure on his purely accidental good luck, he beguiled the distance between Clerkenwell and the mansion of the Golden Dustman.

For, Silas Wegg felt it to be quite out of the question that he could

lay his head upon his pillow in peace, without first hovering over Mr. Boffin's house in the superior character of its Evil Genius. Power (unless it be the power of intellect or virtue) has ever the greatest attraction for the lowest natures; and the mere defiance of the unconscious house-front, with his power to strip the roof off the inhabiting family like the roof of a house of cards, was a treat which had a charm for Silas Wegg.

As he hovered on the opposite side of the street, exulting, the carriage drove up.

"There'll shortly be an end of *you*," said Wegg, threatening it with the hat-box. "*Your* varnish is fading."

Mrs. Boffin descended and went in.

"Look out for a fall, my Lady Dustwoman," said Wegg.

Bella lightly descended, and ran in after her.

"How brisk we are!" said Wegg. "You won't run so gaily to your old shabby home, my girl. You'll have to go there, though."

A little while, and the Secretary came out.

"I was passed over for you," said Wegg. "But you had better provide yourself with another situation, young man."

Mr. Boffin's shadow passed upon the blinds of three large windows as he trotted down the room, and passed again as he went back.

"Yoop!" cried Wegg. "You're there, are you? Where's the bottle? You would give your bottle for my box, Dustman!"

Having now composed his mind for slumber, he turned homeward. Such was the greed of the fellow, that his mind had shot beyond halves, two-thirds, three-fourths, and gone straight to spoliation of the whole. "Though that wouldn't quite do," he considered, growing cooler as he got away. "That's what would happen to him if he didn't buy us up. We should get nothing by that."

We so judge others by ourselves, that it had never come into his head before, that he might not buy us up, and might prove honest, and prefer to be poor. It caused him a slight tremor as it passed; but a very slight one, for the idle thought was gone directly.

"He's grown too fond of money for that," said Wegg; "he's grown too fond of money." The burden fell into a strain or tune as he stumped along the pavements. All the way home he stumped it out of the rattling streets, *piano* with his own foot, and *forte* with his wooden leg, "He's GROWN too FOND of MONEY for THAT, he's GROWN too FOND of MONEY."

Even next day Silas soothed himself with this melodious strain, when he was called out of bed at daybreak, to set open the yard-gate and admit the train of carts and horses that came to carry off the little Mound. And all day long, as he kept unwinking watch on the slow process which promised to protract itself through many days and weeks, whenever (to save himself from being choked with dust) he patrolled a little cinderous beat he established for the purpose, without taking his eyes from the diggers, he still stumped to the tune: "He's GROWN too FOND of MONEY for THAT, he's GROWN too FOND of MONEY."

IMPORTANT FAMILY MEDICINE.

CAMOMILE PILLS,

THE MOST CERTAIN PRESERVER OF HEALTH,

A MILD, YET SPEEDY, SAFE, AND

FFECTUAL AID IN CASES OF INDIGESTION,

AND ALL STOMACH COMPLAINTS,

AND, AS A NATURAL CONSEQUENCE, A

IFIER OF THE BLOOD, AND A SWEETENER OF THE WHOLE SYSTEM.

ESTION is a weakness or want of power e digestive juices in the stomach to con- what we eat and drink into healthy er, for the proper nourishment of the e system. It is caused by everything h weakens the system in general, or the ach in particular. From it proceed y all the diseases to which we are ; for it is very certain, that if we could s keep the stomach right we should die by old age or accident. Indigestion ices a great variety of unpleasant sensa- : amongst the most prominent of its able effects are a want of, or an in- ate appetite, sometimes attended with a ant craving for drink, a distension or g of enlargement of the stomach, flatu- ,heartburn,pains in the stomach,acidity, asant taste in the mouth, perhaps sick- rumbling noise in the bowels : in some of depraved digestion there is nearly a lete disrelish for food, but still the ite is not greatly impaired, as at the l period of meals persons so afflicted can eartily, although without much gratifi- ; a long train of nervous symptoms are frequent attendants, general debility, languidness, and incapacity for exer- The minds of persons so afflicted fre- ly become irritable and desponding, reat anxiety is observable in the coun- ce ; they appear thoughtful, melan- , and dejected, under great appre- on of some imaginary danger, will start y unexpected noise or occurrence, and ne so agitated that they require some time to calm and collect themselves : yet for all this the mind is exhilarated without much difficulty ; pleasing events, society, will for a time dissipate all appearance of disease ; but the excitement produced by an agreeable change vanishes soon after the cause has gone by. Other symptoms are, violent palpitations, restlessness, the sleep disturbed by frightful dreams and startings, and affording little or no refreshment ; occasionally there is much moaning, with a sense of weight and oppression upon the chest, nightmare, &c.

It is almost impossible to enumerate all the symptoms of this first invader upon the constitution, as in a hundred cases of *Indigestion* there will probably be something peculiar to each ; but, be they what they may, they are all occasioned by the food becoming a burden rather than a support to the stomach ; and in all its stages the medicine most wanted is that which will afford speedy and effectual assistance to the digestive organs, and give energy to the nervous and muscular systems,—nothing can more speedily or with more certainty effect so desirable an object than *Norton's Extract of Camomile Flowers*. The herb has from time immemorial been highly esteemed in England as a grateful anodyne, imparting an aromatic bitter to the taste, and a pleasing degree of warmth and strength to the stomach ; and in all cases of indigestion, gout in the stomach, windy colic, and general weakness, it has for ages been strongly recommended by the most eminent practitioners as very useful and beneficial. The

great, indeed only, objection to its use has been the large quantity of water which it takes to dissolve a small part of the flowers, and which must be taken with it into the stomach. It requires a quarter of a pint of boiling water to dissolve the soluble portion of one drachm of Camomile Flowers; and, when one or even two ounces may be taken with advantage, it must at once be seen how impossible it is to take a proper dose of this wholesome herb in the form of tea; and the only reason why it has not long since been placed the very first in rank of all restorative medicines is, that in taking it the stomach has always been loaded with water, which tends in a great measure to counteract, and very frequently wholly to destroy the effect. It must be evident that loading a weak stomach with a large quantity of water, merely for the purpose of conveying into it a small quantity of medicine, must be injurious; and that the medicine must possess powerful renovating properties only to counteract the bad effects likely to be produced by the water. Generally speaking, this has been the case with Camomile Flowers, a herb possessing the highest restorative qualities, and when properly taken, decidedly the most speedy restorer, and the most certain preserver of health.

NORTON'S CAMOMILE PILLS are prepared by a peculiar process, accidentally discovered, and known only to the proprietor, and which he firmly believes to be one of the most valuable modern discoveries in medicine, by which all the essential and extractive matter of more than an ounce of the flowers is concentrated in four moderate-sized pills. Experience has afforded the most ample proof that they possess all the fine aromatic and stomachic properties for which the herb has been esteemed; and, as they are taken into the stomach unencumbered by any diluting or indigestible substance, in the same degree has their benefit been more immediate and decided. Mild in their operation and pleasant in their effect, they may be taken at any age, and under any circumstance, without danger or inconvenience. A person exposed to cold and wet a whole day or night could not possibly receive any injury from taking them, but, on the contrary, they would effectually prevent a cold being taken. After a long acquaintance with and strict observance of the medicinal properties of *Norton's Camomile Pills*, it is only doing them justice to say, that they are reall most valuable of all TONIC MEDICINES. the word tonic is meant a medicine v gives strength to the stomach sufficie digest in proper quantities all whole food, which increases the power of nerve and muscle of the human body, other words, invigorates the nervous muscular systems. The solidity or firr of the whole tissue of the body wh quickly follows the use of *Norton's Cam Pills*, their certain and speedy effects pairing the partial dilapidations from ti intemperance, and their lasting saluta fluence on the whole frame, is most vincing, that in the smallest compass is tained the largest quantity of the tonic ciple, of so peculiar a nature as to pe the whole system, through which it di health and strength sufficient to resi formation of disease, and also to fortif constitution against contagion; as such general use is strongly recommende preventative during the prevalence of r nant fever or other infectious diseases to persons attending sick rooms they a valuable, as in no one instance have the failed in preventing the taking of il even under the most trying circumst

As *Norton's Camomile Pills* are cularly recommended for all stomach plaints or indigestion, it will probably pected that some advice should be giv specting diet, though after all that has written upon the subject, after the public of volume upon volume, after the co has, as it were, been inundated with tical essays on diet, as a means of prolo life, it would be unnecessary to say did we not feel it our duty to mak humble endeavour of inducing the pub regard them not, but to adopt that c which is dictated by nature, by reason by common sense. Those persons who the wholesomes, and are governed b opinions of writers on diet, are unifo both unhealthy in body and weak in r There can be no doubt that the palate signed to inform us what is proper fo stomach, and of course that must be struct us what food to take and wh avoid; we want no other adviser. Not can be more clear than that those art which are agreeable to the taste wer nature intended for our food and sustena whether liquid or solid foreign or of na

oduction : if they are pure and unadul-ated, no harm need be dreaded by their ; they will only injure by abuse. Con-uently, whatever the palate approves, eat l drink always in moderation, but never excess ; keeping in mind that the first cess of digestion is performed in the uth, the second in the stomach ; and that, rder that the stomach may be able to do work properly, it is requisite the first cess should be well performed ; this con-s in masticating or chewing the solid l, so as to break down and separate the es and small substances of meat and ve-ble, mixing them well, and blending the le together before they are swallowed ; it is particularly urged upon all to take ty of time to their meals and never eat aste. If you conform to this short and ple, but comprehensive advice, and find there are various things which others and drink with pleasure and without in-venience, and which would be pleasant ourself only that they disagree, you may nce conclude that the fault is in the ach, that it does not possess the power ch it ought to do, that it wants assist-, and the sooner that assistance is af-ed the better. A very short trial of this icine will best prove how soon it will the stomach in a condition to perform ease all the work which nature intended t. By its use you will soon be able njoy, in moderation, whatever is agree-to the taste, and unable to name one in-dual article of food which disagrees with ts unpleasantly on the stomach. Never et that a small meal well digested affords e nourishment to the system than a large even of the same food, when digested rfectly. Let the dish be ever so deli-s, ever so enticing a variety offered, the le ever so enchanting, never forget that erance tends to preserve health, and health is the soul of enjoyment. But ld an impropriety be at any time, or ever ften committed, by which the stomach mes overloaded or disordered, render it ediate aid by taking a dose of *Norton's Camomile Pills*, which will so promptly assist in carrying off the burden thus imposed upon it that all will soon be right again.

It is most certainly true that every person in his lifetime consumes a quantity of noxious matter, which if taken at one meal would be fatal : it is these small quantities of noxious matter, which are introduced into our food, either by accident or wilful adulteration, which we find so often upset the stomach, and not unfrequently lay the foundation of illness, and perhaps final ruination to health. To preserve the constitution, it should be our constant care, if possible, to counteract the effect of these small quantities of unwholesome matter ; and whenever, in that way, an enemy to the constitution finds its way into the stomach, a friend should be immediately sent after it, which would prevent its mischievous effects, and expel it altogether ; no better friend can be found, nor one which will perform the task with greater certainty than NORTON'S CAMOMILE PILLS. And let it be observed that the longer this medicine is taken the less it will be wanted ; it can in no case become habitual, as its entire action is to give energy and force to the stomach, which is the spring of life, the source from which the whole frame draws its succour and support. After an excess of eating or drinking, and upon every occasion of the general health being at all disturbed, these PILLS should be immediately taken, as they will stop and eradicate disease at its commencement. Indeed, it is most confidently asserted, that by the timely use of this medicine only, and a common degree of caution, any person may enjoy all the comforts within his reach, may pass through life without an illness, and with the certainty of attaining a healthy OLD AGE.

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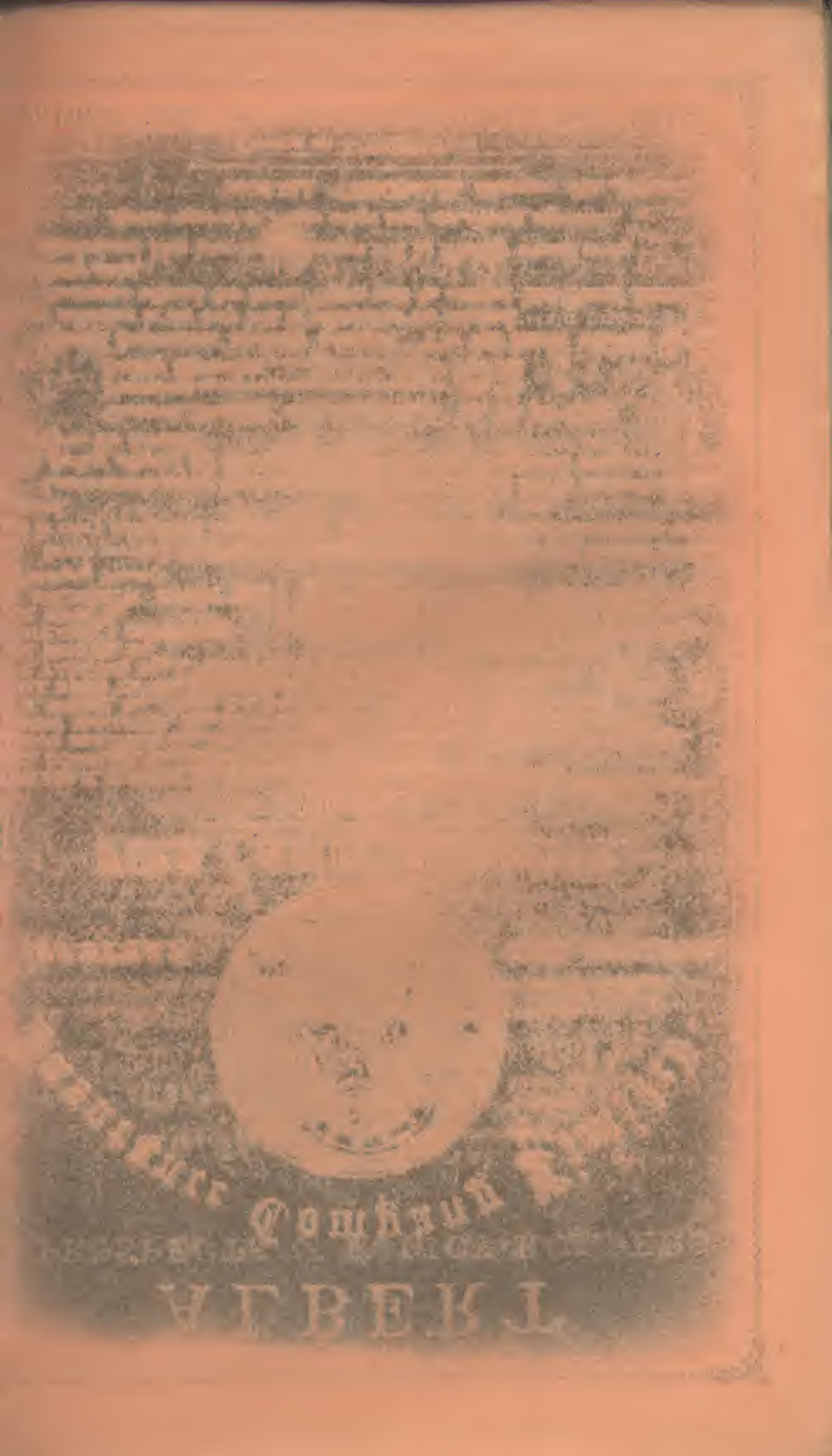
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THE LARGEST LIFE ASSURANCE INSTITUTION IN THE WORLD

are indicated by the Distinguishing Features, Financial Condition, and Past Working of the Society, as shortly explained in this Prospectus.

The Extraordinary Success

which has attended the operations of the Society since it was founded in 1815 is shown in the following Table :—

Dates.	Policies issued.	Bonuses Declared.	Sums Assured and Bonuses existing.	Annual Revenue.	Invested Funds.
1824	£431,667	£24,592	£373,656	£17,454	£76,509
1831	1,474,409	122,007	1,332,434	54,653	260,046
1838	3,916,214	432,087	3,557,134	141,241	785,272
1845	7,502,981	1,146,498	6,798,622	248,929	1,701,633
1852	10,963,900	2,053,719	9,084,660	338,362	2,581,109
1859	14,241,419	3,032,176	10,943,853	412,767	3,518,230
1864	17,459,023	3,813,288	12,933,483	506,000	4,080,000

REMARKABLE, however, as the past progress of the Society has been, the operations of the last two years, 1863 and 1864, have been productive of a

VASTLY INCREASED NEW BUSINESS.

The New Assurances being £1,780,666 19 9
The New Annual Premiums thereon being £59,977 10 1

THE SCOTTISH WIDOWS' FUND is a Mutual Society in which the Whole Profits are divided among the Policy-holders. In "Proprietary" Companies the Profits are divided in certain proportions between Shareholders and Policy-holders. The practical result of the working of the Society's System is, that VERY LARGE SUMS have been and are paid to the representatives of Policy-holders, which, under the Proprietary System, would be paid to Shareholders in Dividends, or in additions to their Share Capital.

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Increase of the Society's Resources.

The Funds have increased from £3,518,230 to **£4,080,000**
The Revenue has increased from £412,767 to **£506,000**

The Whole Profits are divided among the Policy-holders,

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Policy dated.	Sum Assured	Bonuses to 1865.	Guarantee Fund.*	Interest at 3 per cent.*	Total Sums Payable.
	£	£ s. d.	£ s. d.	£ s. d.	£ s. d.
1815	1000	1482 12 5	85 5 11	15 6 11	2583 5 3
1825	1000	970 7 9	54 3 2	9 14 11	2034 5 10
1835	1000	689 5 11	33 16 5	6 1 10	1729 4 2
1845	1000	399 10 4	15 9 9	2 15 9	1417 15 10
1855	1000	186 13 6	4 9 11	0 16 2	1191 19 7

* These sums are greater or less, according as the age at entry may be above or under 30 years.

The above are not exceptional cases in which large Bonuses have been awarded by a peculiar system of division. Every Policy in the Books has received Bonuses of corresponding amount, in proportion to its duration.

THE AVERAGE RATES OF BONUS

on each £100 assured for *each year* from the dates when the Society's Policies were issued, are as under :—

Bonus on all Policies of 1855 . .	**£1 14 11**	per cent per annum from date of the Policies.
Bonus on all Policies of 1845 .	**1 19 10**	
Bonus on all Policies of 1835 . .	**2 7 1**	
Bonus on all Policies of 1825 . . .	**2 10 5**	
Bonus on all Policies of 1815 . . .	**3 2 1**	

Scottish Widows' Fund Life Assurance Society.

The Highly Profitable Character of the Society's Policies

will be seen by comparing the Bonuses added to Policies of £1000 with the total amount of Premiums paid (age at entry 30), as in the following Table :—

Policy dated.	Bonuses as on page 2.	Premiums paid.	Per Centage of Premiums added as Bonuses.
	£ s. d.	£ s. d.	
1855	191 19 7	284 12 6	67·449
1845	417 15 10	543 7 6	76·888
1835	729 4 2	802 2 6	90·909
1825	1034 5 10	1060 17 6	97·494
1815	1583 5 3	1319 12 6	119·977

Thus the original Sums Assured have been secured at very trifling outlay—THE GREATER PART *of the entire premiums paid on Policies, even of recent issue, having been added as Bonuses, while the whole, and, in many instances, more than the whole, of the Premiums have been added as Bonuses.*

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there being no interval of years, *as in most other offices*, during which discontinuance of the Policy *involves forfeiture of all the Premiums paid.* The following are examples of Surrender Values of Policies of £1000, including Vested Bonus Additions for the number of years specified. *Age at entry being* 35.

Duration of Policy.	Premiums paid.	Surrender Value.	Per Centage of Surrender Value on Premiums paid.
	£ s. d.	£ s. d.	
1 Year	29 1 8	9 13 2	33 per cent.
10 Years	290 16 8	173 14 0	60 per cent.
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45 Years	1308 15 0	1448 2 2	111 per cent.

Facilities & Privileges.

1. Lapsed Policies.—When the premium is not paid within the thirty days of grace, and the Policy is not renewed within the further period of twelve months, a sum equal to the *full* Surrender Value is allowed.

2. Loans (*not less than* £50) are granted on security of Policies to any amount covered by their "Surrender Value."

3. Claims are paid in full in any part of the United Kingdom, *free of charge*, on the simple receipt of the parties entitled thereto in virtue of the Policy itself, or of Assignments, or under English, Irish, or Scotch Administration granted in their favour.

Agent in Limerick: WILLIAM FRASER, Bank of Ireland.

Agents in Belfast: G. W. BRADDELL, 34 Arthur Street; W. M. COLLINS, 30 Arthur Street; and W. DAVIS, Provincial Bank.

Scottish Widows' Fund Life Assurance Society.

THE FIRST DIVISION OF PROFITS

UNDER THE AMENDED LAWS OF THE SOCIETY WILL BE MADE

On 31st December next year,

When the WHOLE PROFITS realized since 1st January 1860 will be divided among the Policy-holders. A great increase has taken place in the Business as well as in the Productiveness of the Society's Invested Funds since last Division of Profits. It is accordingly anticipated that at the approaching Division the Profits will be of unusually large amount. In the distribution to be thus made next year, all Assurances effected *now* will rank for TWO FULL YEARS' BONUSES, and for a corresponding SHARE of the GUARANTEE FUND.

Premiums for the Assurance of £100,

WHICH ENTITLE THE ASSURED TO PARTICIPATE IN THE WHOLE PROFITS, AND ALL THE OTHER ADVANTAGES OF MEMBERSHIP.

Age.	Annual Premium.	Age.	Annual Premium.	Age.	Annual Premium.
	£ s. d.		£ s. d.		£ s. d.
20	2 2 1	30	2 11 9	40	3 6 3
22	2 3 11	32	2 14 2	42	3 10 0
24	2 5 7	34	2 16 9	44	3 14 1
26	2 7 6	36	2 19 9	46	3 18 7
28	2 9 7	38	3 3 0	48	4 3 7

GENERAL SUMMARY.

THE SCOTTISH WIDOWS' FUND realizes the largest amount of Profit which Life Assurance, conducted under the most favourable circumstances, is capable of yielding, and it is all divided among the Policy-holders exclusively. Every facility is afforded with the view of making Policies as useful as possible to the Assured themselves during life. At death Settlement is made, free of expense, upon the simple receipt of the parties entitled. THE SOCIETY BEING CONSTITUTED FOR THE SOLE BENEFIT OF THE ASSURED AND THEIR REPRESENTATIVES, ITS WHOLE AFFAIRS ARE CONDUCTED WITH A VIEW TO PROMOTE THAT OBJECT.

SAMUEL RALEIGH, *Manager.*
J. J. P. ANDERSON, *Secretary.*

HEAD OFFICE,
No. 9 ST. ANDREW SQUARE, EDINBURGH.

LONDON: 4 Royal Exchange Buildings, E.C., HUGH M'KEAN, Agent.

ESTABLISHED 1836. EMPOWERED SPECIALLY BY PARLIAMENT.

FIRE. ANNUITIES. LIFE.

ANNUITIES PAYABLE, £36,732.

£742,670 FIRE PREMIUMS. 1864. LIFE PREMIUMS £236,240.

INVESTED FUNDS £3,212,300 STERLING.

AT the Annual Meeting of the Company, held on the 23rd. of February, 1865, a report for the past year was read which showed,

That the Capital of the Company actually paid up and invested was	£391,752
That the Fire Premiums for the year were	742,674
Being an increase in two years of	290,000
That the Losses paid and provided for under Fire Policies were	523,460
That 1,690 *Proposals had been received for Life Insurances in the aggregate sum of*	904,809
That 1,394 *Policies had been issued insuring* 733,536	
That 138 *Proposals had been declined for* 82,548	
That 158 *Proposals had not been completed for* 88,725	904,809
That the Premiums on the new Life of £733,536 were	23,808
That the total Life Premiums of the year were	236,244
That the claims under Life Policies with their Bonuses were	143,197
That 90 *Bonds for Annuities had been granted, amounting to*	4,262
That the total Annuities now payable were	36,732
That the Special Reserve for the Life Department Engagements amounted to	1,656,222
That the Reserve Surplus Fund is increased to	971,410
That after payment of the Dividend of 40 per cent. there will remain a Balance of Undivided Profit of	192,960
That the invested Funds of the Company amounted to	3,212,300

Krouheim and Co., London, Manchester, and Glasgow.

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Bankers—Bank of Liverpool; Union Bank of London.
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FIRE INSURANCE.

THE PREMIUMS received by the *Liverpool and London and Globe Company* in the year 1863, amounted to £580,000, and exceeded by not less than £200,000, those of any other Fire Office. In 1864 these Premiums were increased to £742,670, being an addition of £162,000 in that single year; in two years the increase was £290,000.

It is impossible to read these figures without being struck with the very gratifying extent of confidence the public repose in the Company, and the exceedingly rapid rate at which the Business is growing. There is no security so good as a well-earned name, and to be well earned it must be based on confidence. But confidence is very slow of growth. It requires time, it needs evidence, it is the consequence of trial. It is not improvised, and when once given, it should not on light grounds be withdrawn. "To err is human," and if any mistake of judgment, or appearance of failure in fulfilling an obligation be detected in a management, which by fidelity, well tested and allowed, has won such a confidence as that, it is safer to assume that in the particular instance knowledge was possessed which could not be used, or that misleading information had been given, the character of which was discovered too late, or that want of skill or care in developing the case had concealed or marred its strength, than to rush into arms wide open to receive you, with only loud professions of liberality, it may be, on which to base a claim of preference. The Losses of every year test the character of a Company's management, and when, as in the case of the *Liverpool and London and Globe Company* in 1864, they sum up to £520,000, adjusted and paid without complaint, the best security is given that the obligations under its policies have been satisfactorily discharged, and that the real ground of the confidence reposed in the Company is sufficiently revealed.

Insurances continue to be effected at *Home*, in the *British Colonies*, and in *Foreign Countries*, and all claims to be settled with liberality and promptitude. The Directors have never advocated high rates of Premium, except to meet some temporary emergency connected with a particular manufacture or locality, in order to induce improvements in the risks.

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LIFE INSURANCE.

THE AMPLE resources of the *Liverpool and London and Globe Company* present an amount of security to Insurers such as few if any office can give. The very large Funds actually invested, and the unlimited responsibility of the numerous and wealthy Proprietary are not surpassed. And accordingly it is found that the Business of each successive year is largely in excess of the one that preceded it. In 1863 the new business comprised the issue of 957 Policies, insuring £542,909, and producing in Premium £17,640. In 1864 the issue was 1394 Policies, insuring £733,536, and producing in Premium £23,808 9*s.* 2*d.*

But beyond the security, there is the element of certainty, the absence of mere promise in its engagements, which naturally influences insurants to prefer it. A contract of Life Insurance should not be a speculation. Its fulfilment should not depend on problematical success. A leading object aimed at in the practice of insurance is to render that certain which otherwise would be doubtful only; and that Company would seem to fulfil most entirely this purpose of its existence, which places all the inducements it holds out to the world, on the clear basis of distinct guarantee.

This certainty is the characteristic of The *Liverpool and London and Globe Company*. Its Policies are Bonds; its Bonuses are guaranteed when the policy is issued; its profits or its losses affect the proprietors alone; and its contracts entail upon those who hold them not the remotest liability of Partnership. To these recommendations have now been added, the indisputability of the Policy after five years existence, except on the ground of fraud or climate, and the claims being made payable in THIRTY DAYS after they have been admitted.

ANNUITIES. The *Liverpool and London and Globe Company* offers to any person desirous to increase his Income by the purchase of an Annuity, the most undoubted security and the greatest practicable facilities for the receipt of his annuity. The amount payable by the Company is now £36,700 per annum. The rates will be found on application liberal, and the preliminaries, and the requirements for the receipt of the payments, as simple, and free from unnecessary form as they can be made.

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

All Directors must be Proprietors in the Company.

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THE DIRECTORS desire to imbue the mind of the public with the great importance of having the Capital of a Company, on which the Dividend is paid, largely supported and strengthened by other Funds, on which no Dividend is payable. Such a state of things, in the first place, evidences the prudence with which the affairs have been managed; and in the next, supplies a guarantee against fluctuation in the Dividend to Proprietors, because so considerable a proportion of the annual payments becomes derivable from interest on the Investments. And when, as in the case of the *Liverpool and London and Globe Company*, no addition to the Capital can be made, without the premium upon it giving permanent increase to the Reserve Fund, it is obvious that any further issue of stock, by reason of the premium it commands, will nearly provide its own Dividend, and so form but a small charge on the business it contributes. This consideration will add to the significance of these Funds which for convenience are enumerated here, namely:—

Capital paid up . . .	£392,000	
Reserved Surplus Fund . .	971,000	
Life Department Reserve . .	1,656,000	
Balance of Undivided Profits .	193,000	£3,212,000

NEW SPRING FABRICS.

PETER ROBINSON has now ready many novelties of manufacture and design in Silks for the Spring, many varieties having been produced specially for young ladies' wear.

Three Hundred Pieces of NEW CHINÉ SILKS, *in every colour and variety of pattern, 2l. 15s. 6d. full dress of 14 yards. Any length cut, 3s. 11½d. per yard.*

RICH PLAIN SILKS *in 48 new colours, including our well-known makes of Poult de Soies, Glacés, and Ducapes, 2l. 19s. 6d. to 5 guineas, the latter price being the best quality made.*

NEW CHECKED AND STRIPED SILKS *in most brilliant colours, from 1l. 7s. 6d. to 3 guineas the full dress of 14 yards, or any length cut from 1s. 11½d. to 4s. 6d. per yard.*

THE REVERSIBLE CORDED SILKS, *including the Alexandra, Royal Italian, and Gros de Londres, 2l. 15s. 6d. to 3l. 15s. 6d. the extra full dress.*

A Paris Stock of very rich FIGURED MOIRE ANTIQUES *and* CHINÉ *and* BROCHÉ SILKS, *adapted for every degree of wear, 3½, 4½, and 5½ guineas, the extra full dress of 14 yards 27 inches wide.*

NEW SPRING DRESSES *in the following variety. The Honeycomb Silk Poplinettes, 35s. the full dress. The Diagonal Serge, this season's colours, 39s. 6d. the full dress. The Silk Mexican, plain, striped, and figured, 25s. 6d. to 31s. 6d. the full dress.*

A new series of colourings in plain LLAMA MEXICAINE, *14s. 6d. the full dress.*

Five Thousand WORKED WHITE MUSLIN DRESSES, *in Three Lots. Lot 1, 7s. 9d. each. Lot 2, 8s. 9d. each. Lot 3, 9s. 9d. each. These are the cheapest and most desirable White Dresses ever offered.*

Upwards of two thousand RICHLY WORKED MEXICAN CLOTH ROBES, *18s. 9d. and 23s. 9d. This is a recent purchase from a Manufacturer, and are just half the price charged last spring.*

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